

Dear M/S CARRION AIR COOLING,

Greetings from Mahindra Insurance Brokers!!!

We welcome you to the Ensure by Mahindra family and thank you for choosing our Insurance Program.

Ensure by Mahindra is a specially designed Insurance Program to give you a delightful ownership experience of the Mahindra vehicle by giving a smooth hassle free experience on your Vehicle Insurance. The Insurance is provided by the Insurance companies with whom MIBL is associated for selling its products.

The key benefits will be as follows:

- **Near Cashless facility**
- **Standard and faster Claim settlement**
- **Hassle -free Renewal**
- **Range of Add-on Covers**

Your satisfaction is our first priority. Please find enclosed:

- Certificate of Insurance (insurance policy)
- Policy wordings providing Terms & Conditions

All the above benefits will be available to you at Mahindra Dealer Service Centres. In the unfortunate event of damage to your Vehicle all you need to do is to get in touch with the Dealer Service Centre or the Insurance Company by dialling on the toll free number 1800 103 4448

We once again thank you for choosing Ensure by Mahindra.

Best Wishes
Mahindra Insurance Brokers



Go Digit General Insurance Limited

Digit Private Car Stand Alone Own Damage Policy

CUM RECEIPT UIN:IRDAN158RP0002V01201920

(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

Servicing Office of Insurer: Plot No GN 37/2, Sector V,, Victoria Park Salt Lake Kolkata 700091, , KOLKATA , WEST BENGAL-700091 State Code-19

PAN: AACCO4128Q

IRDAI Reg No: 158

GSTIN:

19AACCO4128Q1ZX

Toll Free: 1800 103 4448

Policy No & Policy Issued On	D224462409 , 12 Sep 2025 2:28PM	Period of Own Damage Cover	14 Sep 2025 12:00AM to 13 Sep 2026 11:59PM (Midnight)
Proposal No. & Date	P26827453, 12 Sep 2025	Other TP Policy No	D115938652
Insured Name	M/S CARRION AIR COOLING GSTIN:19AHQPH9918M1ZD	Other TP Policy Insurer	Go Digit General Insurance Limited
Insured Contact No	XXXXXX6824	Period of other TP Cover	14 Sep 2023 12:00AM to 13 Sep 2026 12:00AM (Midnight)
Insured Add.	10B,DR LALIT BANERJEE SARANI GROUND FLOOR , KOLKATA , WEST BENGAL-700073	Previous Policy No Previous Insurer	D164684234 Go Digit General Insurance Limited

Make	Model	Variant		Cubic Capacity/GVW/Kw	Seating capacity
MAHINDRA & MAHINDRA	SCORPIO CLASSIC	SCORPIO CLASSIC S MT 7S		2184	7
Vehicle Type	Vehicle Sub Class	Carrier Type	Fuel Type	Engine No.	Chassis No./VIN
PRIVATE	CLOSED		DIESEL	YSP4H51327	MA1TA2YS2P2H12880
Manufacturing Year	RTO	Registration No.	Registration Date	CNG/LPG Kit	Trailer Chassis No/VIN
2023	KOLKATA - WB02	WB 02 AU 4047	14 Sep 2023	0	
Vehicle IDV	Body IDV	Trailer IDV	Non-Elec. Accessories IDV	Elec. Accessories IDV	Total IDV
951020	0	0	0	0	951020

Insured Declared Value

Tenure	Vehicle IDV	Body IDV	Trailer IDV	Non-Elec. Accessories IDV	Elec. Accessories IDV	CNG/LPG IDV	Total IDV
1	951020	0	0	0	0	0	951020

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)			
Basic Premium		Deductibles	
Vehicle	4,908	Voluntary Deductibles (0) (IMT-22A)	0
Trailer (IMT - 30)	0	Anti Theft Device (IMT-10)	0
Non-Elec. Accessories	0	AA Membership (IMT-8)	0
Elec. Accessories (IMT-24)	0	No Claim Bonus (25%)	1,227
CNG/LPG Kit (IMT - 25)	0	Sub Total (Deductibles)	1,227
Sub Total (Basic Premium)	4,908	Net Own Damage Premium (A)	8,441
Geographical Area Extension (IMT-1)	0	CGST(9.00%)	760
IMT - 34	0	SGST(9.00%)	760
Lamp,Tyre Mudguards (IMT - 23)	0	Gross Premium Paid	9,961
		Note: 1.Policy issuance is subject to realization of Premium	
Add On (CONSUMABLES,ENGINE PROTECTION,KEY REPLACEMENT,NIL DEPRECIATION,ROAD SIDE ASSISTANCE)	4760	2.Consolidated stamp duty paid to state exchequer	
Sub Total-Addition	9,668	3.The policy is subject to compulsory deductible of Rs.2000 (IMT-22)	
		4.Geographical Area-India	
		*Subject to IMT Endt. Nos.& Memorandum:7,22	

Policy Number : D224462409		
Motor Add-on Covers		
Sr. No.	Addon Description	Premium Amount in Rs. (Before Tax)
1	CONSUMABLES - IRDAN158RP0002V01201920/A0004V01201920	1047
2	ENGINE PROTECTION - IRDAN158RP0002V01201920/A0006V01201920	761
3	KEY REPLACEMENT - IRDAN158RP0002V01201920/A0070V01202021	299
4	NIL DEPRECIATION - IRDAN158RP0002V01201920/A0005V01201920	1903
5	ROAD SIDE ASSISTANCE - IRDAN158RP0002V01201920/A0007V02201920	750
Total Addons Premium		4760

Hypothecation Details: Hypothecation, PUNJAB NATIONAL BANK, - KOLKATA

MISP Details: Name: NARBHERAM LEASING CO PVT LTD Contact Number: 7605054620 Code: MIBL/M&M/AABCN7505R/000 Receipt No: IA201657164 Payment Mode:

ONLINE Reference code: N010791NRA1

Limitations as to use: The Policy covers use of the vehicle for any purpose other than:a)Hire or Reward b)Carriage of goods (other than samples or personal luggage) c)Organized racing d)Pace making e)Speed testing f)Reliability Trials g)Any purpose in connection with Motor Trade

Driver'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.

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the company or may call at 1800 103 4448 or may write an email at mahindra_support@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 Grievance@godigit.com.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.irdai.gov.in , or on the website of General Insurance Council: www.gicouncil.in or on the company website www.godigit.com. The policy wordings for complete details on terms and conditions can be downloaded from our website www.godigit.com.

Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) : 1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. 2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Anti Money Laundering (AML) declarations 1. I/we hereby confirm that all premiums paid / payable in future will be from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.

2. I / we are not Politically Exposed Persons * nor are their close relatives. I / we shall keep the company informed if we subsequently become a Politically Exposed Person.

"Politically Exposed Persons" shall have the meaning assigned to it under sub clause (xii) of 3(b) of Chapter I of Master Direction – Know Your Customer (KYC) Direction, 2016 issued by Reserve Bank of India (RBI), as amended from time to time

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

The company reserves the right to cancel this policy immediately upon becoming aware of any misrepresentation, established fraud, non-disclosure of material facts or non-cooperation by or on behalf of the insured. The company is not obliged to refund the premium paid under this policy. In case of any discrepancy with respect to the policy please revert within 15 days from the policy start date. GST for this invoice is not payable under reverse charge basis.

Basic premium rates differ for NCB V/s Non -NCB , any wrong NCB declaration will attract recovery of NCB as per Company guidelines issued from time to time.

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 hold good.

This policy provides only Own Damage cover to the insured vehicle and no other liability is covered under the policy

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

I/ 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.

HSN : 997134 **Description of Service:** Motor vehicle Insurance **Place of Supply :** WEST BENGAL(State Code : 19) Invoice Number : IA201657164

UIN: IRDAN158RP0002V01201920

For & On Behalf of Go Digit General Insurance Limited

CIN No - U66010PN2016PLC167410



Authorized Signatory

Broker Name & Corporate Add: Mahindra Insurance Brokers Limited , Ground Floor, Sadhana House, Behind Mahindra Towers, 570 P.B.Marg, Worli, Mumbai-400018
Email id: insurance.care@mahindrainsurancebrokers.com **Toll Free No:** 1800 266 2626 , Mon to Sat from 10.00 AM
License Code No: 261 & **Validity:** 17-05-2028 **CIN:**U65990MH1987PLC042609