



Relax. We've got you covered, with both protection and rewards!

Mr. Mohammed Ishaque j
NO 26 # 27 5TH CROSS MANGAMMANPALYA
OPP TO TWINKLE SCHOOL BOMMANAHALLI
Bangalore - 560068, Karnataka
Contact: +91 9363578760

Dear Mohammed,

We hope you're doing well.

Welcome to your Zuno SmartDrive Policy No 900909980. You can count on us at Zuno to deliver amazing service at all times, to always give you the full picture, and to be completely fair and honest.

We encourage you to take a moment to visit www.hizuno.com and check your policy benefits, exclusions, terms and conditions. While insurance documents sometimes feel complex, understanding them is important, and we've done our best to simplify them.

Your Zuno SmartDrive Policy not only protects your vehicle, but also rewards you for doing what's right – driving safely. To enjoy all its benefits, you'll need to download the Zuno app – you'll find the QR code at the end of this letter. Once you have this awesome app on your phone, you can:

- Earn amazing rewards like fuel & retail vouchers for driving responsibly.
- Manage your policy and access its details anytime, anywhere.
- Track claims in real-time, no need for follow-ups.
- Find the nearest cashless garage or network hospital.
- Contact us instantly for help: no waiting, just solutions.

Along with the Zuno app, we're always reachable on call or email. You can write to us at support@hizuno.com or call us at 1800 12000.

Thank you for trusting us to cover your vehicle. We're delighted to serve you.

Warm regards,

Shubhdarshini Ghosh
Managing Director & CEO

**Safe driving
deserves
rewards.**

Unlock smart benefits:

- Trip insights and driving scores
- Rewards for safe driving (gift & fuel vouchers)
- Special discounts on renewal

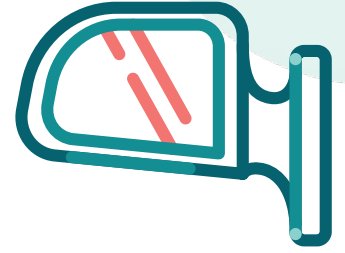
zuno
Smart Drive

Drive well,
pay less.

[Click here for details!](#)



Zuno General Insurance Limited, (Formerly known as Edelweiss General Insurance Company Limited) Registered Office: 2nd Floor, Tower 3, Wing B, Kohinoor City Mall, Kohinoor City, Kiroli Road, Kurla (West), Mumbai - 400 070, IRDAI Regn. No.: 159, CIN: U66000MH2016PLC273758, Reach us on: 1800 12000 (Toll-Free), 022 42312000 (Call charges applicable) Email: support@hizuno.com, Website: www.hizuno.com, Issuing/Corporate Office: +91 22 4272 2200, Grievance Redressal Officer: +91 22 4231 2022, Dedicated Toll-Free Number for Grievance: 1800 120 216216, <https://www.cioins.co.in/Ombudsman> Trade logo displayed above belongs to Zuno General Insurance Limited under license.



Objects in this document
are simpler than they seem.

Zuno SmartDrive Motor Policy – Private Car Standalone

Own damage insurance

Policy Schedule

Intermediary name: ORIX CORPORATION INDIA LIMITED	
Intermediary reference code: 2210003596	Contact: 9326381353

Policy Details	
Policy Servicing Office: MUMBAI H.O.	Policy No. 900909980
Period of Insurance: From 21/11/2025 12:00 AM to 20/11/2026 11:59 PM	
Insured's Name: Mr. Mohammed Ishaque j	Insured's GST No.: 29AABCI9186R1ZH
Insured's Address: NO 26 # 27 5TH CROSS MANGAMMANPALYA OPP TO TWINKLE SCHOOL BOMMANAHALLI Bangalore - 560068,Karnataka	
Insured's ID: 1012467639	Policy Issued On:
Co-insurance Details: NA	Geographical Area: INDIA
Proposal/Cover Note No.: 1911566833	Zone: A



We love your car, too.

Here are your car's important details. Please check if you've provided the correct ones?

Vehicle details								
Registration mark & place of registration	Engine No.	Chassis No.	Make	Model	Variant	CC	Year of manufacture	Seating capacity including driver
KA 51 MX 4735 BANNERGHATTA, BANGALORE DISTRICT	REVTNR 21KVXKB 4496	MAT62750 2RAK5614 9	TATA MOTORS	NEXON	SMART PLUS 1.2 REVOTRON PETROL 5MT	1199	2024	5

Insured's Declared Value(IDV)					
For the Vehicle	For Trailers	Non-electrical Accessories	Electrical/Electronic Accessories	Value of CNG /LPG Kit	Total IDV
₹ 683992.00	NA	₹ 0.00	₹ 0.00	₹ 0.00	₹ 683992.00



How have we worked out your premium?

'Own Damage', as the term suggests, covers harm or loss to your own vehicle.

A. Own Damage			
Base Premium on Vehicle and Accessories	₹ 4491.09	Less:	
		No Claim Bonus Discount (20 %)	₹ 898.22
Total	₹ 4491.09	Subtotal (deductions)	₹ 898.22
		Premium for Add-ons	
		1) Key and Locks Protect	₹ 239.40
		2) Tyre Protect	₹ 478.79
		3) Depreciation Protect	₹ 1709.98
		4) Engine Protect	₹ 2393.97
		5) Consumable Expenses Protect	₹ 445.00
		6) Road Side Assistance	₹ 110.00
		Subtotal (additions)	₹ 5377.14
Total own damage premium	₹ 8970.01		
IGST Amount @ 18%	₹ 1614.61		
Final premium	₹ 10584.62		







No Claim Bonus: ₹ 898.22	Compulsory Deductible: ₹ 1000.00
Voluntary Deductible: 0	Additional Compulsory Deductible: NA
Applicable KM Slab - NA Km	

Note1:- As per Section 34(2) of the CGST Act 2017, GST will not be refunded/adjusted for any cancellation / endorsement/ deletion/refund after 6 months from the end of the previous financial year in which the policy was issued.



We know you like a little extra!

So, here are the Add-Ons that you have chosen with your policy.

 Key and Locks Protect	 Tyre Protect	 Depreciation Protect	 Engine Protect
 Consumable Expenses Protect	 Road Side Assistance		



Did you love someone else before we met?

It's OK, we'll deal with it. Here are the details of your last insurer.

Previous Insurer: Zuno General Insurance Company Limited.	
Previous Policy No.: 900761569	Expiry on: 20/11/2025 11:59 PM

Here are the details of your present Liability insurer.

Liability Insurer Name: Zuno General Insurance Company Limited.	
Liability Policy number: 900761569	Policy period: 21/11/2024 12:00 AM To 20/11/2027 12:00 AM



Who's your nominee?

It's always good to have a Nominee, and you did the right thing by naming one. Given below are the details.

Name and Age of Nominee: RIZWANA A & 37 Years	Relationship with Insured: Spouse
Name of Appointee (If Nominee is minor): NA	
Relationship of Appointee with Nominee: NA	



Red, orange or green?

What kind of loss/damage is covered, and what isn't? As a thumb rule here, are a few things you should remember.

- **Calculation of depreciation**

If the loss/damage to your vehicle is partial, here's how we calculate the depreciation (unless it's covered in your Add-ons). - For

- For rubber/nylon/plastic parts, tyres & tubes, batteries and air bags: 50%

- For fibre glass parts: 30%

- For everything made of glass: Nil

Depreciation for all other parts, including wooden ones, is up to a maximum of 50%, depending on how old the car is. If you need to have your car painted, depreciation of 50% will apply only on the cost of materials. If you get one combined bill for painting, we'll consider 25% of the total bill amount as material cost, and apply depreciation on it.

- **Use of the vehicle:**

The Policy covers the use of the vehicle for any purpose except Motor Trade, hiring or reward, carrying goods (other than samples or personal luggage), organized racing, pacemaking, speed testing, reliability trials etc.

- **Who can drive?**

The driver can be anybody including the insured, provided he/she holds an effective driving license at the time of the accident and is not disqualified from holding a driving license. However, the driver must satisfy the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

- **Loss/damage to others:**

Section II-1 (i) of your policy, covers you for liability for an amount of 6,000/- in case of loss/damage to someone else's property, or unlimited liability for injury/death to other third parties in case you have an accident.

This is most important! Slow down here.

Although we'd love to cover your vehicle without exception, we can't. Your policy covers loss to your vehicle only if all the terms are met.

And any payment we make because of terms appearing in this schedule or to comply with the Motor Vehicles Act, 1988, is recoverable from you. You should definitely read the clause, 'Avoidance of certain terms and right of recovery' in your policy wording. Warranted that the Assured named herein/owner of the vehicle insured holds a valid Pollution Under Control (PUC) Certificate on the date of commencement of the Policy and renews and maintains valid and effective PUC Certificate during the duration of the Policy period.

This policy includes the Pay How You Drive add-on at no extra cost- fully covered within your premium, with no hidden charges.

Please make sure that the vehicle details mentioned in your policy are correct, regarding the make, model, number of wheels, usage, tonnage, etc of your vehicle. If any of these details do not match, it will count as fraud, and your policy will stand cancelled right from the start. If there's any such mistake in your Policy Schedule/Document, let us know within 15 days of getting it.

Subject to I.M.T. Endt. Nos. & Memorandum, IMT_6, EGICG.01, EGICG.02, EGICG.05, EGICG.06, EGICG.08, EGICG.11 printed/attached here.

Lease agreement with ORIX LEASING & FINANCIAL SERVICES INDIA LIMITED, Mumbai

Date of duly signed proposal NA.

In Witness whereof this Policy has been signed at: Mumbai on this NA day of NA

Receipt No. NA Date NA

Consolidated stamp duty paid vide Letter of Authorisation No. CSD/79/2024-25/5359 dated 26-Nov-2024 at General Stamp Office, Mumbai.

Received premium payment of ₹ 10584.62. vide instrument / reference number NA. dated NA. against receipt number NA.

It is certified that your Policy and this Schedule have been issued according to the provisions of Chapter X and Chapter XI of the Motor Vehicles Act, 1988.

Tax is not payable under reverse charge by the recipient	
GST Registration No.: 27AAECE2328J1ZO	HSN/SAC Code: 997134
Description of Goods or Service: General Insurance Service	Place of Supply
State: Karnataka	Code: 29

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.



Address of Issuing Office: 2nd Floor, Tower 3, B Wing ,
Kohinoor City Mall, Kohinoor City, Kiroi Road, Kurla (W),
Mumbai 400070

Date of Issue: 12/11/2025 04:58 PM

For Zuno General Insurance Limited



Authorized Signatory

We're a digital-first company and care about the environment, so this digital copy of your policy is all you need. But if you'd still like a physical copy, just give us a call on our toll-free number 1800 12000.

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Zuno SmartDrive Motor Policy – Private Car Standalone Own damage insurance | UIN: