

Relax. We've got you covered.

Mr. Shubhankar Monlal
S/O LAKSHMAN CHANDRA MANDAL
TAJNAGAR, SUTAHATA
EAST MIDNAPORE
Tamluk 721635, West Bengal
Contact: +91 9153558510

Dear Shubhankar,

A warm welcome from all of us.

You've made a great choice by selecting Zuno Goods Carrying Vehicle Package Insurance. Your Policy No. is 900734909.

We're going to do our best to provide you amazing service at all times. Count on us to always give you the full picture, and to be completely fair and honest.

After reading this letter, do take a little time to download and go through the relevant policy information on our website www.hizuno.com. It will help you know all the important details of the cover you now enjoy. We know that insurance documents can make simple things sound difficult, but we really think you should read them, because this is important!

The above information bears the main features and benefits, of course, and just as importantly, the features which are not covered under your policy.

You can download the relevant policy information by following the steps given below:

- Visit www.hizuno.com
- Visit product page
- Select the desired product
- Download the relevant policy information

We're just a call or an email away if you need to ask us something.

Write to us at support@hizuno.com or call us at 1800 12000.

Once again, we're delighted to have you with us.

Warm regards,



Shubhdarshini Ghosh
Executive Director & CEO



Zuno Goods Carrying Vehicle Package Insurance

Policy Schedule

It won't take long at all to go through your important policy details! Also, it would be great if you saved

Intermediary Name: CERTIGO INSURANCE BROKER PRIVATE	
Intermediary Reference Code: 2210003435	Contact: 9109447500



Some important details about your policy

Policy Details

Policy Servicing Office: KOLKATA	Policy No.: 900734909
Period of Insurance: From [00:00:00] of 13/10/2024 to [23:59 :59] of 12/10/2025	
Insured's Name: Mr. Shubhankar Monlal	Insured's GST No.: NA
Insured's Address: S/O LAKSHMAN CHANDRA MANDAL, TAJNAGAR, SUTAHATA, EAST MIDNAPORE, Tamluk 721635, West Bengal	
Insured's ID: 1004144831	Policy Issued On: 09-Oct-2024
Co-insurer Details: N.A	Geographical Area: India
Proposal/Cover Note No.:606071316	Zone: C



Your vehicle is your business partner. Here is what we know about it from you!

Vehicle Details

Registration Mark & Place of Registration	Engine No.	Chassis No	Make	Model	Variant	GVW	Year of Manufacture	Seating Capacity including driver
WB29B8352 Tamluk	TBK4D833 10	MATZR2TBKK 5D16711	MAHINDRA & MAHINDRA	BOLERO PIK-UP	EXTRA STRONG 1.3T	2,990.00	2019	02

Insured's Declared Value (IDV)

For the Vehicle	For Trailers	Non-electrical Accessories	Electrical/Electronic Accessories	Value of CNG /LPG Kit	Total IDV
₹4,50,000.00	₹0.00	₹0.00	₹0.00	₹0.00	₹4,50,000.00

Endorsement Effective Date : 13/10/2024



How have we worked out your premium?

A. Own Damage		B. Liability	
Base Premium on Vehicle and Accessories	₹2,389.50	Base Premium including Premium for TPPD	₹16,049.00
Total	₹2,389.50	Total	₹16,049.00
Add:		Add:	
1) Motor lamps, tyres, etc. Loading	₹358.43	Legal Liability	
Subtotal (additions)	₹358.43	1) LL to driver / conductor/cleaner - No	₹100.00
Less:		Sub Total (additions)	₹100.00
2) No Claim Bonus Discount (45 %)	₹1,236.57	Total	₹100.00
Subtotal (deductions)	₹1,236.57		
		TOTAL LIABILITY PREMIUM	₹16,149.00
		CGST Amount @ 6%	₹1,107.96
TOTAL OWN DAMAGE PREMIUM	₹1,511.36	SGST Amount @ 6%	₹1,107.96
PACKAGE PREMIUM (A+B)	₹17,660.36	FINAL PREMIUM	₹19,876.28

No Claim Bonus:1,236.57	Compulsory Deductible:0.00
Voluntary Deductible:0.00	Additional Compulsory Deductible:0.00

Note:- "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".



Whom did you rely on before us?

Previous Insurer's Name: Liberty Videocon General Insurance Company Limited	
Previous Policy No.: 201330140723700115000000	Previous Policy Expiry Date: 12-Oct-2024



It's always good to have a nominee!

Name and Age of Nominee: NA	Relationship with insured: NA
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 its covered in your Add-ons).

- 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 use of the vehicle for any purpose other than: Organized racing, Pace making, Speed testing, Reliability Trials, Any purpose in connection with Motor Trade

• 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 ₹750000/ 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. If the PUC is not found valid on the date of loss, the company shall repudiate any claim made under the Policy.

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 IMT - 23 , IMT - 40 , IMT - 22 , IMT_7 Endt. Nos. & Memorandum..... Printed/attached here.

Hypothecated with INDUSIND BANK LTD MIDNAPORE

Date of duly signed proposal 09-Oct-2024

In Witness whereof this Policy has been signed at: KOLKATA on this 9th day of Oct 2024

Receipt No.PP1078768 Date.. 09-Oct-2024


Consolidated Stamp duty Paid vide Letter of Authorisation No. CSD/39/2024/368 dated 11-Jan-2024 at General Stamp Office, Mumbai.

Received premium payment of ₹ 19,876.28 vide instrument / reference number ZAX6NEY02P7XL2 dated 09-Oct-2024 against receipt number PP1078768

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.

For Zuno General Insurance Limited

Address of Issuing Office: Unit No.88, 8th Floor,
Chitrakoot Building, 230-A, A.J.C. Bose Road Kolkata
700020
Date of Issue:09/10/2024

Signature Not Verified
Digitally signed by DS ZUNO GENERAL INSURANCE LIMITED 1
Date: 2024.10.09 14:48:13 IST
Reason: Authentication
Location: Mumbai


Tax is not payable under reverse charge by the recipient	
GST Registration No.: 19AAECE2328J1ZL	HSN/SAC Code : 997134
Description of Good or Service : General Insurance Service	
Place of Supply	
State: WestBengal	Code: 19

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.

TRANSCRIPT OF THE PROPOSAL

Product Details		Valid from (dd-mmm-yyyy)	13/10/2024
Product Name	Zuno Goods Carrying Vehicle Package Policy Insurance	Valid to (dd-mmm-yyyy)	12/10/2025
Product Type	Package Policy	Fitness Certificate Valid upto	NA
Business Type	Rollover	Previous History	
Proposal Details		Date of Purchase	NA
Gender	Male	Vehicle was New or Second Hand at the time of purchase	New
Proposer Title	Mr.	Vehicle be used exclusively for Private, Social, Domestic, Pleasure &	NA
Proposer Name	Shubhankar Monlal	Professional Purpose	
Proposer DOB	***		
Proposer Address with Pincode	S/O LAKSHMAN CHANDRA MANDAL, TAJNAGAR, SUTAHATA, EAST MIDNAPORE, Tamluk 721635, West Bengal		
Contact Number	9153558510	Carriage Goods other than sample or personal luggage	NA
Email ID	tapasdasgic@gmail.com	Vehicle in Good Condition (Yes/No)	NA
PAN Number	NA	If No (Not in Good Condition) - Details	NA
GST Number	NA	Has any company, in respect of the risk to which this Proposal relates, ever	NA
Occupation	Medium to High	A) Declined a proposal, refused renewal or terminated insurance	NA
Policy Period (OD)		B) Required an increased premium or imposed special conditions	NA
Policy Start Date	13/10/2024	Detail if A or B selected as "Yes"	NA
Policy Start Time	00:00:00	Previous Insurance Details	
Policy End Date	12/10/2025	Insurer Name	Liberty Videocon General Insurance Company Limited
Policy End Time	23:59:59	Policy Number	20133014072370011500 0000
Policy Period (3 Year TP)		Policy Expiry Date	12-Oct-2024
Policy Start Date	13/10/2024	Type of Cover	Own Damage Contract
Policy Start Time	00:00:00	No Claim Bonus Discount (45 %)	₹1,236.57
Policy End Date		Claim Lodged	NA
Policy End Time		Claim Year	NA
Vehicle Details		Number of Claims	NA
Registration Number	WB29B8352	Claim Amount	NA
Registration Place	Tamluk	Nominee Details	
Registration Date	19/07/2019	Nominee Name	NA
Engine Number	TBK4D83310	Nominee Age	000 Years
Chassis Number	MATZR2TBKK5D16711	Relation with Proposer	NA
Vehicle Make	MAHINDRA & MAHINDRA	Date of Birth	NA
Vehicle Model and Variant	BOLERO PIK-UP & EXTRA STRONG 1.3T	Name of the Appointee (for Minor)	NA
Cubic Capacity / GVW / HP	2,990.00	Relationship to the Nominee	NA
Seating Capacity (Including Driver)	02	Insured Declared Value (IDV)	
Carrying Capacity	02	Vehicle IDV	4,50,000.00
Colour		Non Electrical Accessories IDV	0.00
Fuel Type	DIESEL	Electrical Accessories IDV	0.00
Body Type	Saloon	Trailer IDV	0.00
Year of Manufacture	2019	Fuel Value (CNG / LPG) IDV	0.00
Transmission Type	NA	Fuel discription for Non Conventional Source	
Vehicle Usage	Business	Proposed Coverage	
Car Parking Place			

Financier Details		Type of Cover	
Financier Type	Hypothecated	Geographical Area Extn.	yes
Financier Name	INDUSIND BANK LTD	Geographical Area	India
Financier Address	MIDNAPORE	Imported Vehicles without Custom Duty	
PUC Details			
PUC Number		Fibre Glass Tanks	NO

Vehicle Used for Driving Tuition	NO	Infirmary Details	
Name of Automobile Association	NO	Involved / Convicted For Causing Any Accident/Loss	
Membership No		Pending Prosecutins Details	
Date of expiry of membership		Date Of Accident	
Annual Mileage	10000 - 20000 Km	Loss /Cost	
Voluntary Discount		Circumstance Of Accident / Loss	
Anti-Theft Discount		Addon Cover	
Auto Mobile Association Discount		Consumable Expenses Protect	
Vintage Car		Key and Locks Protect	
Used Confined to Own Premises Discount		NCB Protect	
Handicapped Discount		Mandatory Deduction Protect	
Restricted TPPD		Personal Belongings Protect	
Owner Driver		Depreciation Protect	
PA Unnamed Passenger SI		Engine Protect	
PA Unnamed Passenger Number		Invoice Value Protect	
PA Named Passenger Number		Emergency Medical Expenses Protect	
PA Named Passenger - Name		Road Side Assistance	
PA Named Passenger - CSI		Pillion Protect	
PA Named Passenger - Nominee		Personal Accident Protect	
PA Named Passenger - Relations		Tyre Protect	
Legal Liability To Employees Number		EMI Protect	
Legal Liability To Employees		Key and Locks Protect Plus	
		Consumables Expenses Protect Plus	
		Basic Coverage (Battery Protection)	
		EV Standalone Accessories	
		EV Private Charging Station	
		EV Optional PA to Owner Driver	
		Payment Details	
Legal Liability To Paid Drivers		Payment Mode	Net Banking
Legal Liability To Other than Paid Drivers		Instrument Date	09-Oct-2024
Legal Liability To Employee who are not "Workman"		Instrument / Reference Number	ZAX6NEY02P7XL2
		Premium Amount	₹ 19,876.28
		Intermediary Details	
Driver Details		Intermediary Name	CERTIGO INSURANCE BROKER PRIVATE LIMITED
Driver Name		Intermediary Reference Code	2210003435
Driver Relationship with the Proposer	SELF	Intermediary Contact Number	9109447500
Driver Date of Birth		Intermediary Email	
Driver Occupation		Intermediary Sales Person's Name	
Experience - No. of Driving Years	1	Intermediary Sales Person's Contact	
Driver Suffer from Defective vision or Hearing or any Physical Infirmary		Servicing Branch Name	
		Servicing Branch Code	

- ☒ I do not want the physical copy of my policy documents.
- ☐ I want the physical copy of the policy documents to be sent to my address, as mentioned in the proposal form

* These documents will figure in physical form unless our system allows upload of information. There should be a corresponding sentence in this box and

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, Kiro 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. Trade logo displayed above belongs to Zuno General Insurance Limited under license.



it should read as 'Documents related to and submitted in pursuance to this proposal shall form part of this proposal.'

*The information, together with all statements, disclosure, representation and declaration, received from you (proposer), as has been reproduced above, forms the basis of the insurance policy issued to you. Please inform us (insurer) immediately in case of any error or omission contained in such information.

Proposal Transcript Generation Date: 13/10/2024 Time: 00:00:00

As a go-green initiative, Zuno General Insurance Co. Ltd. shall be sending the policy documents to your e-mail address, as provided by you in this proposal form.

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. Trade logo displayed above belongs to Zuno General Insurance Limited under license.

Zuno General Insurance Limited

Acknowledgment of Premium Receipt

Registered Office Address: 2nd Floor, Tower 3, Wing B, Kohinoor City Mall, Kohinoor City, Kiro Road, Kurla (West), Mumbai 400070
Issuing Office Address: Unit No.88, 8th Floor, Chitrakoot Building, 230-A, A.J.C. Bose Road Kolkata 700020
Product Name: ZUNO Commercial Vehicle Insurance
Policy No.: 900734909

Office code: 25	Office location: West Bengal
Receipt No: PP1078768	Receipt generation date/time: 09-Oct-2024

Intermediary/agency code: 2210003435	Intermediary/agency name: CERTIGO INSURANCE BROKER PRIVATE LIMITED
Policyholder's ID: 1004144831	Name of policyholder/financier: Mr. Shubhankar Monlal

Payment received from: Shubhankar Monlal	Mode of payment: Net Banking
Instrument/transaction No: ZAX6NEY02P7XL2	Cheque drawn on: -
Instrument date: 09-Oct-2024	

Consolidated stamp duty paid vide letter of authorisation No. CSD/39/2024/368 dated 11-Jan-2024 at General Stamp Office, Mumbai.

Branch Address: Unit No.88, 8th Floor, Chitrakoot Building, 230-A, A.J.C. Bose Road Kolkata 700020
Note: Premium amount is inclusive of GST.