



Relax. We've got you covered.

Mr. Sahanaz Biswas
HAROA MALLICKPUR HAROA NORTH 24 PARGANAS

Calcutta - 743425, West Bengal
Contact: 9830544955

Dear Sahanaz,

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 900753658.

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 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 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 LIMITED

Intermediary Reference Code: 2210003435

Contact: 9109447500



Some important details about your policy

Policy Details	
Policy Servicing Office: KOLKATA	Policy No. 900753658
Period of Insurance: From [00:00:00] of 09/11/2024 to [23:59 :59] of 08/11/2025	
Insured's Name: Mr. Sahanaz Biswas	Insured's GST No.: NA
Insured's Address: HAROA MALLICKPUR HAROA NORTH 24 PARGANAS Calcutta - 743425, West Bengal	
Insured's ID: 1004601078	Policy Issued On: 09-Nov-2024
Co-insurance Details: NA	Geographical Area: INDIA
Proposal/Cover Note No.: 679488320	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/Body Type	CC/KW	Year of Manufacture	Seating Capacity including driver
WB 25 L 4038 BARASAT	H92283	H49045	MAHINDRA & MAHINDRA	BOLERO	BMT BOLERO City Pick-Up 1.5 PS BS6	2990	2022	2

Trailer Details	Registration Mark	Chassis No
	NA	NA

Insured's Declared Value(IDV)					
For the Vehicle	For Trailers	Non-electrical Accessories	Electrical/Electronic Accessories	Value of CNG /LPG Kit	Total IDV
₹ 615195.00	₹ 0.00	₹ 0.00	₹ 0.00	₹ 0.00	₹ 615195.00



How have we worked out your premium?

A. Own Damage		B. Liability	
Base Premium on Vehicle and Accessories	₹ 2139.58	Base Premium including Premium for TPPD	₹ 16049.00
Total	₹ 2139.58	Total	₹ 16049.00
Add:		Add:	
1) Motor lamps, tyres,etc. Loading	₹ 320.94	Legal Liability	
Subtotal (additions)	₹ 320.94	1) LL to driver / conductor/cleaner - No	₹ 50.00
Less:		2) Legal Liability To Employees - No	₹ 50.00
2) No Claim Bonus Discount (25.0 %)	₹ 615.13	Sub Total(additions)	₹ 100.00
Subtotal (deductions)	₹ 615.13	Total liability premium	₹ 16149.00
Total own damage premium	₹ 1845.39	CGST Amount @ 9%	₹ 1138.03
Package premium (A+B)	₹ 17994.39	UT/SGST Amount @ 9%	₹ 1138.03
Final premium			₹ 20270.00

No Claim Bonus: ₹ 615.13	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: Zuno General Insurance Company Limited.	
Previous Policy No.: 900572739	Previous Policy Expiry Date: 08-Nov-2024



It's always good to have a nominee!

Nominee Name: NA & null Years	Relationship with Insured: -
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 Rubber/Nylon/Plastic parts, Tyres & Tubes and Batteries: 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 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 amount of ₹ 7,50,000 / 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. 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_7, IMT - 28, IMT - 29, IMT - 39, IMT - 39 A, , IMT - 22 Endt. Nos. & Memorandum..... printed/attached here.

Hypothecated with IDFC FIRST BANK LTD, WB

Date of duly signed proposal 08-Nov-2024.

In Witness whereof this Policy has been signed at: Mumbai on this 8th day of Nov-2024

Receipt No. PP1100962 Date 08-Nov-2024

Consolidated stamp duty paid vide Letter of Authorisation No. CSD/02/2023/4267/2023 dated 25-Oct-2023 at General Stamp Office, Mumbai .

Received premium payment of ₹ 20270.00. vide instrument / reference number ZUR3KX704OQKSH. dated 08-Nov-2024 . against receipt number PP1100962 .

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.

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

Date of Issue: 08/11/2024 09:45 PM

For Zuno General Insurance Limited

Digitally signed by DS ZUNO GENERAL INSURANCE LIMITED

Date: 2024-11-08

Reason: Authentication

location: Mumbai

Authorized Signatory

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: West Bengal	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

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