

Relax. We've got you covered.

Shaikh Asar
S/O MR SHEKH HAMED
AT H NO 64 NAWAGAON
MANDIR HASOUD ARANG RAIPUR
Raipur 492001, Chhattisgarh
Contact: +91 6265911808

Dear Shaikh,

A warm welcome from all of us.

You've made a great choice by selecting Zuno Private Car Liability Only Insurance . Your Policy No. is 402000246197.

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



Objects in this document
are simpler than they seem.

Zuno Private Car Liability Only Insurance

Policy Schedule

| | |
|--|---------------------|
| Intermediary name: Probus Insurance Broker Private Limited | |
| Intermediary reference code: 2210000052 | Contact: 7304332968 |

| Policy Details | |
|--|------------------------------|
| Policy Servicing Office: Mumbai | Policy No. 402000246197 |
| Period of Insurance: From 12:01:00 of 12/08/2024 to 23:59:00 of 11/08/2025 | |
| Insured's Name: Shaikh Asar | Insured's GST No.: |
| Insured's Address: S/O MR SHEKH HAMED AT H NO 64 NAWAGAON MANDIR HASOUD ARANG RAIPUR Raipur 492001, Chhattisgarh | |
| Insured's ID: 1003358074 | Policy Issued On: 09/08/2024 |
| Co-insurance Details: N.A | Geographical Area: India |
| Proposal/Cover Note No.: 482085763 | Zone: B |



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 |
| CG04H4624 RAIPUR | 497SP28A TZ803772 | 421061ATZ9 03399 | TATA MOTORS | SPACIO | GOLD SA - 10 SEATER | 2956 | 2006 | 10 |



How have we worked out your premium?

'Liability' means the damage to someone else.

| Liability | | | |
|---|-----------|---------------------------------|----------|
| Base Premium including Premium for TPPD | ₹ 7897.00 | Add: | |
| Total | ₹ 7897.00 | PA | |
| | | PA Owner Driver | ₹ 0 |
| | | PA Unnamed Passenger | ₹ 500.00 |
| | | Sub Total (additions) | ₹ 500.00 |
| | | Legal Liability | |
| | | Legal Liability To Paid Drivers | ₹ 50.00 |
| | | Sub Total (additions) | ₹ 50.00 |
| Total liability premium | ₹ 8447.00 | | |
| CGST @9% | ₹ 760.23 | | |
| SGST @9% | ₹ 760.23 | | |
| Final premium | ₹ 9967.46 | | |

P.A. Unnamed Passenger ₹ 100000.00 /- Per person.(For 10 Persons). (IMT-16)

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.



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: National Insurance Co. Ltd. | | |
| Previous Policy No.: 36140031236702930990 | Expiry on: 11/08/2024 | |



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: SMT ASAR & 38 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.

- **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. 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 I.M.T. Endt. Nos. & Memorandum, IMT - 22 A printed/attached here.

Date of duly signed proposal 09/08/2024.

In Witness whereof this Policy has been signed at: Mumbai on this 9th day of August 2024;

Receipt No. Date 09/08/2024

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 ₹ 9967.46. vide instrument / reference number YHD42408791045. dated 09/08/2024. against receipt number.

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: Chattisgarh | Code: 33 |

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: 09/08/2024



For Zuno General Insurance Limited

Authorized Signatory

TRANSCRIPT OF THE PROPOSAL

| | | | |
|-------------------------------------|--|--|--------------------------------|
| Product Details | | Valid from (dd-mmm-yyyy) | 12/08/2024 |
| Product Name | Private Motor Car Multiyear | Valid to (dd-mmm-yyyy) | 11/08/2025 |
| Product Type | Liability Only | 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 | Used Car |
| Proposer Title | | Vehicle be used exclusively for Private, Social, Domestic, Pleasure & Professional Purpose | NA |
| Proposer Name | Shaikh Asar | | |
| Proposer DOB | | | |
| Proposer Address with Pincode | S/O MR SHEKH HAMED, AT H NO 64 NAWAGAON MANDIR HASOUD ARANG RAIPUR Raipur 492001, Chhattisgarh | | |
| Contact Number | 6265911808 | Carriage Goods other than sample or personal luggage | NA |
| Email ID | kuleshwar701@gmail.com | | |
| PAN Number | AZJPA5227F | Vehicle in Good Condition (Yes/No) | NA |
| GST Number | NA | If No (Not in Good Condition) - Details | NA |
| Occupation | | Has any company, in respect of the risk to which this Proposal relates ever | NA |
| Policy Period (OD) | | | |
| Policy Start Date | | A) Declined a proposal, refused renewal or terminated insurance | NA |
| Policy Start Time | | | NA |
| Policy End Date | | B) Required an increased premium or imposed special conditions | NA |
| Policy End Time | | | |
| Policy Period (3 Year TP) | | Detail if A or B selected as "Yes" | NA |
| Policy Start Date | 12/08/2024 | Previous Insurance Detail | |
| Policy Start Time | 00:00:00 | Insurer Name | National Insurance Co. Ltd. |
| Policy End Date | 11/08/2025 | Policy Number | 36140031236702930990 |
| Policy End Time | 23:59:59 | Policy Expiry Date | 11/08/2024 |
| Policy Period (CPA) | | Type of Cover | Third Party Multiyear Contract |
| Policy Start Date | | | |
| Policy Start Time | | | |
| Policy End Date | | Claim Lodged | NA |
| Policy End Time | | Claim Year | NA |
| Vehicles Details | | Number of Claims | NA |
| Registration Number | CG04H4624 | Claim Amount | NA |
| Registration Place | RAIPUR | Nominee Details | |
| Registration Date | 04/03/2006 | Nominee Name | SMT ASAR |
| Engine Number | 497SP28ATZ803772 | Nominee Age | 38 |
| Chassis Number | 421061ATZ903399 | Relationship with Proposer | Spouse |
| Vehicle Make | TATA MOTORS | Date of Birth | 08/04/1986 |
| Vehicle Model and Variant | SPACIO & GOLD SA - 10 SEATER | Name of the Appointee (for Minor) | NA |
| Cubic Capacity / GVW / HP | 2956 | Relationship to the Nominee | NA |
| Seating Capacity (Including Driver) | 10 | Insured Declared Value (IDV) | |
| Carrying Capacity | 10 | Vehicle IDV | 0.00 |
| 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 | 2006 | Fuel Value (CNG / LPG) IDV | 0.00 |
| Transmission Type | Gear | Fuel discription for Non Conventional Source | |
| Vehicle Usage | | | |
| Car Parking Place | | Proposed Coverage | |
| Financier Details | | Type of Cover | |
| Financier Type | | Geographical Area Extn. | yes |
| Financier Name | | Geographical Area | India |
| Financier Address | Mumbai | Imported Vehicles without Custom Duty | |
| PUC Details | | | |



| | | | |
|--|------------------|--------------------------------------|---|
| PUC Number | | Fibre Glass Tanks | N |
| Vehicle Used for Driving Tuition | NO | Infirmity Details | |
| Name of Automobile Association | NO | Involved / Convicted For Causing Any | |
| Membership No | | Accident/Loss | |
| Date of expiry of membership | | Pending Prosecutions Details | |
| Annual Mileage | 10000 - 20000 Km | Date Of Accident | |
| Voluntary Discount | | Loss /Cost | |
| Anti-Theft Discount | 0 | Circumstance Of Accident / Loss | |
| Auto Mobile Association Discount | 0 | Addon Cover | |
| Vintage Car | | Consumable Expenses Protect | |
| Used Confined to Own Premises Discount | | Key and Locks Protect | |
| Handicapped Discount | | NCB Protect | |
| Restricted TPPD | | Mandatory Deduction Protect | |
| Owner Driver | | Personal Belongings Protect | |
| PA Unnamed Passenger SI | | Depreciation Protect | |
| PA Unnamed Passenger Number | | Engine Protect | |
| PA Named Passenger Number | | Invoice Value Protect | |
| PA Named Passenger - Name | | Emergency Medical Expenses Protect | |
| PA Named Passenger - CSI | | Road Side Assistance | |
| PA Named Passenger - Nominee | | Pillion Protect | |
| PA Named Passenger - Relations | | Personal Accident Protect | |
| Legal Liability To Employees | | Tyre Protect | |
| Legal Liability To Employees Number | | EMI Protect | |
| | | 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 | |
| | | Pay as You Drive | |
| | | Pay How You Drive | |
| | | Payment Details | |
| | | Payment Mode | Net Banking |
| Legal Liability To Paid Drivers | 50.00 | Instrument Date | 09/08/2024 |
| Legal Liability To Other than Paid Drivers | | Instrument / Reference Number | YHD42408791045 |
| | | Premium Amount | 9967.46 |
| Legal Liability To Employee who are not "Workman" | | Intermediary Details | |
| | | Intermediary Name | Probus Insurance Broker Private Limited |
| Driver Details | | Intermediary Reference Code | 2210000052 |
| Driver Name | | Intermediary Contact Number | 7304332968 |
| Driver Relationship with the Proposer | SELF | Intermediary Email | |
| Driver Date of Birth | | Intermediary Sales Person's Name | |
| Driver Occupation | | Intermediary Sales Person's Contact | |
| Experience - No. of Driving Years | 1 | Servicing Branch Name | |
| Driver Suffer from Defective vision or Hearing or any Physical Infirmary | | 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 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:06/10/2023 Time:12:01:34

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

Acknowledgment of Premium Receipt

| | |
|---|--|
| Registered Office Address: 2nd Floor, Tower 3, Wing B, Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (West), Mumbai 400070 | |
| Issuing Office Address: 2nd Floor, Tower 3, B Wing , Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla(W), Mumbai 400070 | |
| Product Name: Private Motor Car | |
| Policy No: 402000246197 | |

| | |
|-----------------|--|
| Office Code: 13 | Office location: Maharashtra |
| Receipt No: | Receipt generation date/time: 09/08/2024 |

| | |
|--------------------------------------|---|
| Intermediary/agency code: 2210000052 | Intermediary/agency name: Probus Insurance Broker Private Limited |
| Policyholder's ID: 1000127971 | Name of policyholder/financier: Shaikh Asar |

| | |
|---|------------------------------|
| Payment received from: Shaikh Asar | Mode of payment: Net Banking |
| Instrument/transaction No: YHD42408791045 | Cheque drawn on: |
| Instrument date: 09/08/2024 | |

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

| |
|--|
| Branch Address: Branch Address: 2nd Floor, Tower 3, B Wing , Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (W), Mumbai 400070 |
| Note: Premium amount is inclusive of GST. |

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, Kirol 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.