



## Relax. We've got you covered.

Panasuriya Rameshbhai Dhanjibhai  
CHITALIYA ROAD  
GOVINDNAGAR  
JASDAN  
Rajkot 360050, Gujarat  
Contact: +91 9913166732

Dear Panasuriya,

A warm welcome from all of us.

You've made a great choice by selecting Zuno Private Car Stand-Alone Own Damage Insurance . Your Policy No. is 402000245812.

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](http://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](http://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.

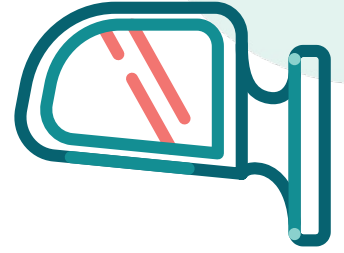
Write to us at [support@hizuno.com](mailto:support@hizuno.com) or call us at 1800 12000.

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](mailto:support@hizuno.com), Website: [www.hizuno.com](http://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.



Objects in this document  
are simpler than they seem.

## Zuno Private Car Stand-Alone Own Damage Insurance

### Policy Schedule

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

Policy Details	
Policy Servicing Office: Mumbai	Policy No. 402000245812
Period of Insurance: From 12:01:00 of 18/08/2024 to 23:59:00 of 17/08/2025	
Insured's Name: Panasuriya Rameshbhai Dhanjibhai	Insured's GST No.:
Insured's Address: CHITALIYA ROAD GOVINDNAGAR JASDAN Rajkot 360050, Gujarat	
Insured's ID: 1003350086	Policy Issued On: 09/08/2024
Co-insurance Details: N.A	Geographical Area: India
Proposal/Cover Note No.: 480810598	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
GJ03NB6225 RAJKOT	REVTRN2 0FWXMB 4753	MAT63403 2PPF9791 5	TATA MOTORS	PUNCH	ADVENTURE	1199	2023	5

Insured's Declared Value(IDV)					
For the Vehicle	For Trailers	Non-electrical Accessories	Electrical/Electronic Accessories	Value of CNG /LPG Kit	Total IDV
₹ 562320	₹ 0	₹ 0.00	₹ 0.00	₹ 0.00	₹ 562320.00



## 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	₹ 5383.09	Premium for Add-ons	
Total	₹ 5383.09	1 ) Invoice Value Protect	₹ 674.78
		2 ) Key and Locks Protect	₹ 196.81
		3 ) Depreciation Protect	₹ 1237.10
		4 ) Engine Protect	₹ 843.48
		5 ) Consumable Expenses Protect	₹ 400.00
		Subtotal (additions)	₹ 3352.17
Total own damage premium	₹ 8735.26		
CGST @9%	₹ 786.17		
SGST @9%	₹ 786.17		
Final premium	₹ 10307.61		






No Claim Bonus: ₹ 0	Compulsory Deductible: ₹ 1000
Voluntary Deductible: 0.00	Additional Compulsory Deductible: 0.00
Applicable KM Slab - Up to 0 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.

 Invoice Value Protect <small>IRDAN159RP0002V01201920/A0006V01201920</small>	 Key and Locks Protect <small>IRDAN159RP0002V01201920/A0008V01201920</small>	 Depreciation Protect <small>IRDAN159RP0002V01201920/A0004V01201920</small>	 Engine Protect <small>IRDAN159RP0002V01201920/A0007V01201920</small>
 Consumable Expenses Protect <small>IRDAN159RP0002V01201920/A0009V01201920</small>			



## 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: Go Digit General Insurance Limited.	
Previous Policy No.: D112338769	Expiry on: 17/08/2024

Here are the details of your present Liability insurer.

Liability Insurer Name: Go Digit General Insurance Limited.	
Liability Policy number: D112338769	Policy period: 2023-08-18 To 2026-08-17



## 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: MRS PANSURIYA & 41 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. 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 ₹ 10307.61. vide instrument / reference number YAX62408339582. 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: Gujarat	Code: 06

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)	18/08/2024
Product Name	Private Motor Car Multiyear	Valid to (dd-mmm-yyyy)	17/08/2025
Product Type	Standalone Own Damage (Add-on Optional)	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			
Proposer Name	Panasuriya Rameshbhai Dhanjibhai	Vehicle be used exclusively for	NA
Proposer DOB		Private,Social, Domestic, Pleasure &	
Proposer Address with Pincode	CHITALIYA ROAD,GOVINDNAGAR JASDAN Rajkot 360050, Gujarat	Professional Purpose	
Contact Number	9913166732	Carriage Goods other than sample or personal luggage	NA
Email ID	khodiyarassociats@gmail.com		
PAN Number	CICPP9680H	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	18/08/2024	A) Declined a proposal, refused renewal or terminated insurance	NA
Policy Start Time	00:00:00		NA
Policy End Date	17/08/2025	B) Required an increased premium or imposed special conditions	NA
Policy End Time	23:59:59		
Policy Period (3 Year TP)		Detail if A or B selected as "Yes"	NA
Policy Start Date		Previous Insurance Detail	
Policy Start Time			
Policy End Date		Insurer Name	Go Digit General Insurance Limited.
Policy End Time		Policy Number	D112338769
Policy Period (CPA)		Policy Expiry Date	17/08/2024
Policy Start Date		Type of Cover	Own Damage Contract
Policy Start Time			
Policy End Date		Claim Lodged	NA
Policy End Time		Claim Year	NA
Vehicles Details		Number of Claims	NA
Registration Number	GJ03NB6225	Claim Amount	NA
Registration Place	RAJKOT	Nominee Details	
Registration Date	28/08/2023	Nominee Name	MRS PANSURIYA
Engine Number	REVTRN20FWXMB4753	Nominee Age	41
Chassis Number	MAT634032PPF97915	Relationship with Proposer	Spouse
Vehicle Make	TATA MOTORS	Date of Birth	10/02/1983
Vehicle Model and Variant	PUNCH & ADVENTURE	Name of the Appointee (for Minor)	NA
Cubic Capacity / GVW / HP	1199	Relationship to the Nominee	NA
Seating Capacity (Including Driver)	5	Insured Declared Value (IDV)	
Carrying Capacity	5	Vehicle IDV	562320.00
Colour		Non Electrical Accessories IDV	0.00
Fuel Type	PETROL	Electrical Accessories IDV	0.00
Body type	Saloon	Trailer IDV	0.00
Year of Manufacture	2023	Fuel Value (CNG / LPG) IDV	0.00
Transmission Type	Gear	Fuel discription for Non Conventional Source	
Vehicle Usage		Proposed Coverage	
Car Parking Place		Type of Cover	
Financier Details			
Financier Type	Hypothecated	Geographical Area Extn.	yes
Financier Name	1082	Geographical Area	India
Financier Address	Mumbai	Imported Vehicles without	
ZUNO Details Car Stand-Alone Own Damage Insurance   UIN: IRDAN159P0002V02201920			



PUC Number		Fibre Glass Tanks	N
Vehicle Used for Driving Tuition	NO	<b>Infirmity Details</b>	
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	<b>Addon Cover</b>	
Vintage Car		Consumable Expenses Protect	400.00
Used Confined to Own Premises Discount		Key and Locks Protect	196.81
Handicapped Discount		NCB Protect	
Restricted TPPD		Mandatory Deduction Protect	
Owner Driver		Personal Belongings Protect	
<b>PA Unnamed Passenger SI</b>		Depreciation Protect	1237.10
PA Unnamed Passenger Number		Engine Protect	843.48
PA Named Passenger Number		Invoice Value Protect	674.78
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	
		<b>Payment Mode</b>	Net Banking
Legal Liability To Paid Drivers		Instrument Date	09/08/2024
Legal Liability To Other than Paid Drivers		Instrument / Reference Number	YAX62408339582
		Premium Amount	10307.61
Legal Liability To Employee who are not "Workman"		Intermediary Details	
		<b>Intermediary Name</b>	Probus Insurance Broker Private Limited
<b>Driver Details</b>		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: 402000245812

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: Panasuriya Rameshbhai Dhanjibhai

Payment received from: Panasuriya Rameshbhai Dhanjibhai	Mode of payment: Net Banking
Instrument/transaction No: YAX62408339582	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.