

## Relax. We've got you covered.

SANGITA HANMANT KADAM  
A/P -293 ,LOKHANDI WADA  
TALBID TAL-KARAD DIST SATARA  
Kadegaon 415311, Maharashtra  
Contact: +91 9823903839

Dear SANGITA,

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 402000189373.

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.

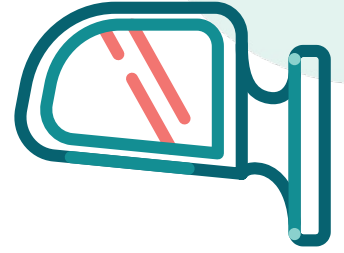
Write to us at [support@hizuno.com](mailto:support@hizuno.com) or call us at 1800 12000.

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

Warm regards,



Shubhdarshini Ghosh  
Executive Director & CEO



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. 402000189373
Period of Insurance: From 12:01:00 of 23/04/2024 to 23:59:00 of 22/04/2025	
Insured's Name: SANGITA HANMANT KADAM	Insured's GST No.:
Insured's Address: A/P -293 ,LOKHANDI WADA TALBID TAL-KARAD DIST SATARA Kadegaon 415311, Maharashtra	
Insured's ID: 1002682956	Policy Issued On: 22/04/2024
Co-insurance Details: N.A	Geographical Area: India
Proposal/Cover Note No.: 376203169	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
MH11AW4110 SATARA	475IDT14D YYP23843	MAT608523 BPD31860	TATA MOTORS	INDICA VISTA	LS TDI	1405	2011	5



## How have we worked out your premium?

'Liability' means the damage to someone else.

Liability			
Base Premium including Premium for TPPD	₹ 3416.00	Add:	
Total	₹ 3416.00	PA	
		PA Owner Driver	₹ 0
		Sub Total (additions)	₹ 0.00
		Legal Liability	
		Legal Liability To Paid Drivers	₹ 50.00
		Sub Total (additions)	₹ 50.00
Total liability premium	₹ 3466.00		
CGST @9%	₹ 311.94		
SGST @9%	₹ 311.94		
Final premium	₹ 4089.88		

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: NA		
Previous Policy No.: NA	Expiry on: NA	



## 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: MR KADAM & 97 years	Relationship with Insured: Father
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 22/04/2024.

In Witness whereof this Policy has been signed at: Mumbai on this 22nd day of April 2024;

Receipt No. Date 22/04/2024

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 ₹ 4089.88. vide instrument / reference number YHMP2307415764. dated 22/04/2024. 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: Maharashtra	Code: 13

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: 22/04/2024

For Zuno General Insurance Limited



Authorized Signatory

## TRANSCRIPT OF THE PROPOSAL

<b>Product Details</b>		Valid from (dd-mmm-yyyy)	23/04/2024
Product Name	Private Motor Car Multiyear	Valid to (dd-mmm-yyyy)	22/04/2025
Product Type	Liability Only	Fitness Certificate Valid upto	NA
Business Type	Rollover	<b>Previous History</b>	
<b>Proposal Details</b>		Date of Purchase	NA
Gender	Female	Vehicle was New or Second Hand at the time of purchase	Used Car
Proposer Title			
Proposer Name	SANGITA HANMANT KADAM	Vehicle be used exclusively for	NA
Proposer DOB		Private, Social, Domestic, Pleasure &	
Proposer Address with Pincode	A/P -293 , LOKHANDI WADA, TALBID TAL-KARAD DIST SATARA Kadegaon 415311, Maharashtra	Professional Purpose	
Contact Number	9823903839	Carriage Goods other than sample or personal luggage	NA
Email ID	mpatil.karad@gmail.com	Vehicle in Good Condition (Yes/No)	NA
PAN Number	BEXPK8296L	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			
<b>Policy Period (OD)</b>			
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	23/04/2024	<b>Previous Insurance Detail</b>	
Policy Start Time	00:00:00	Insurer Name	
Policy End Date	22/04/2025	Policy Number	
Policy End Time	23:59:59	Policy Expiry Date	Invalid date
Policy Period (CPA)		Type of Cover	Third Party Multiyear Contract
Policy Start Date			
Policy Start Time		Claim Lodged	NA
Policy End Date		Claim Year	NA
Policy End Time		Number of Claims	NA
<b>Vehicles Details</b>		Claim Amount	NA
Registration Number	MH11AW4110	<b>Nominee Details</b>	
Registration Place	SATARA	Nominee Name	MR KADAM
Registration Date	20/06/2011	Nominee Age	97
Engine Number	475IDT14DYYP23843	Relationship with Proposer	Father
Chassis Number	MAT608523BPD31860	Date of Birth	03/02/1927
Vehicle Make	TATA MOTORS	Name of the Appointee (for Minor)	NA
Vehicle Model and Variant	INDICA VISTA & LS TDI	Relationship to the Nominee	NA
Cubic Capacity / GVW / HP	1405	<b>Insured Declared Value (IDV)</b>	
Seating Capacity (Including Driver)	5	Vehicle IDV	0.00
Carrying Capacity	5	Non Electrical Accessories IDV	0.00
Colour		Electrical Accessories IDV	0.00
Fuel Type	DIESEL	Trailer IDV	0.00
Body type	Saloon	Fuel Value (CNG / LPG) IDV	0.00
Year of Manufacture	2011	Fuel discription for Non Conventional Source	
Transmission Type	Gear	<b>Proposed Coverage</b>	
Vehicle Usage		Type of Cover	
Car Parking Place		Geographical Area Extn.	yes
<b>Financier Details</b>			
Financier Type			



Financier Name		Geographical Area	India
Financier Address		Imported Vehicles without Custom Duty	
<b>PUC Details</b>			
PUC Number		Fibre Glass Tanks	N

Vehicle Used for Driving Tuition	No	Loss /Cost	
Name of Automobile Association	N	Circumstance Of Accident / Loss	
Membership No		<b>Addon Cover</b>	
Date of expiry of membership		Consumable Expenses Protect	
Annual Mileage	10000 - 20000 Km	Key and Locks Protect	
Voluntary Discount		NCB Protect	
Anti-Theft Discount	0	Mandatory Deduction Protect	
Auto Mobile Association Discount	0	Personal Belongings Protect	
Vintage Car		Depreciation Protect	
Used Confined to Own Premises Discount		Engine Protect	
Handicapped Discount		Invoice Value Protect	
Restricted TPPD		Emergency Medical Expenses Protect	
Owner Driver		Road Side Assistance	
<b>PA Unnamed Passenger SI</b>		Pillion Protect	
PA Unnamed Passenger Number		Personal Accident Protect	
PA Named Passenger Number		Tyre Protect	
PA Named Passenger - Name		EMI Protect	
PA Named Passenger - CSI		Key and Locks Protect Plus	
PA Named Passenger - Nominee		Consumables Expenses Protect Plus	
PA Named Passenger - Relations		Basic Coverage (Battery Protection)	
Legal Liability To Employees Number		Pay as You Drive	
Legal Liability To Paid Drivers	50.00	Pay How You Drive	
Legal Liability To Other than Paid Drivers		<b>Payment Details</b>	
Legal Liability To Employee who are not "Workman"		Payment Mode	Net Banking
<b>Driver Details</b>		Instrument Date	22/04/2024
Driver Name		Instrument / Reference Number	YHMP2307415764
Driver Relationship with the Proposer	SELF	Premium Amount	4089.88
Driver Date of Birth		<b>Intermediary Details</b>	
Driver Occupation		Intermediary Name	Probus Insurance Broker Private Limited
Experience - No. of Driving Years	1	Intermediary Reference Code	2210000052
Driver Suffer from Defective vision or Hearing or any Physical Infirmary		Intermediary Contact Number	7304332968
<b>Infirmary Details</b>		Intermediary Email	
Involved / Convicted For Causing Any Accident/Loss		Intermediary Sales Person's Name	
Pending Prosecutions Details		Intermediary Sales Person's Contact	
Date Of Accident		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 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: 402000189373

Office Code: 13

Office location: Maharashtra

Receipt No:

Receipt generation date/time: 22/04/2024

Intermediary/agency code: 2210000052

Intermediary/agency name: Probus Insurance Broker Private Limited

Policyholder's ID: 1000127971

Name of policyholder/financier: SANGITA HANMANT KADAM

Payment received from: SANGITA HANMANT KADAM

Mode of payment: Net Banking

Instrument/transaction No: YHMP2307415764

Cheque drawn on:

Instrument date: 22/04/2024

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.