

Relax. We've got you covered.

Bisoyi Ashvini
P39
Jamna Nagar,
Bhestan,
Surat 394210, Gujarat
Contact: 9726628339

Dear Bisoyi ,

A warm welcome from all of us.

You've made a great choice by selecting Zuno Two Wheeler Liability Only Insurance. Your Policy No. is 402000235722.

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



We know you wish to zoom
through your policy,
so we've kept the going smooth

Zuno Two Wheeler 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. 402000235722
Period of Insurance: From 12:01:00 of 21/07/2024 to 23:59:00 of 20/07/2025	
Insured's Name: Bisoyi Ashvini	Insured's GST No.: NA
Insured's Address: P39 Jamna Nagar, Bhestan, Surat 394210, Gujarat	
Insured's ID: 1003138687	Policy Issued On: 20/07/2024
Co-insurance Details: N.A	Geographical Area: INDIA
Proposal/Cover Note No.: 446967623	Zone: B



It's not just a pair of wheels!

Here are your vehicle'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
GJ05EV7008 SURAT	MD2JPAYF2 KC04	MD2JPAYF2 KC047587	KTM	125 DUKE	BS VI	125	2019	2



How have we worked out your premium?

'Liability' means the damage to someone else.

Liability	
Base Premium including Premium for TPPD	₹ 714.00
Total	₹ 714.00
Total liability premium	₹ 714.00
CGST @9%	₹ 64.26
SGST @9%	₹ 64.26
Final premium	₹ 842.52

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 A & 38	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.

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 printed/attached here.

Date of duly signed proposal 20/07/2024 .

In Witness whereof this Policy has been signed at: Mumbai on this 20th day of July 2024;

Receipt No. Date 20/07/2024

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 ₹ 842.52 . vide instrument / reference number YHMP2389992817. dated 20/07/2024 . 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, Kiroli Road, Kurla (W), Mumbai 400070
Date of Issue: 20/07/2024

For Zuno General Insurance Limited



Authorized Signatory

TRANSCRIPT OF THE PROPOSAL

Product Details		Valid from (dd-mmm-yyyy)	21/07/2024
Product Name	Private Motor Long Term 2W	Valid to (dd-mmm-yyyy)	20/07/2025
Product Type	Liability Only	Fitness Certificate Valid upto	NA
Business Type	Rollover	Previous History	
Proposal Details		Date of Purchase	NA
Gender	Female	Vehicle was New or Second Hand at the time of purchase	Used
Proposer Title	Mrs.	Vehicle be used exclusively for Private, Social, Domestic, Pleasure & Professional Purpose	NA
Proposer Name	Bisoyi Ashvini		
Proposer DOB	--		
Proposer Address with Pincode	P39, Jamna Nagar, Bhestan, Surat 394210, Gujarat		
Contact Number	9726628339	Carriage Goods other than sample or personal luggage	NA
Email ID	rtow354@gmail.com	Vehicle in Good Condition (Yes/No)	NA
PAN Number	CPXPB2616H	If No (Not in Good Condition) - Details	NA
GST Number			
Occupation	Low to Medium	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	21/07/2024	Previous Insurance Detail	
Policy Start Time	00:00:00	Insurer Name	
Policy End Date	20/07/2025	Policy Number	
Policy End Time	23:59:59	Policy Expiry Date	Invalid date
Policy Period (CPA)		Type of Cover	NA
Policy Start Date			
Policy Start Time		Claim Lodged	NA
Policy End Date		Claim Year	NA
Policy End Time		Number of Claims	NA
Vehicles Details		Claim Amount	NA
Registration Number	GJ05EV7008	Nominee Details	
Registration Place	SURAT	Nominee Name	Mr A
Registration Date	17/10/2019	Nominee Age	38
Engine Number	MD2JPAYF2KC04	Relationship with Proposer	Father
Chassis Number	MD2JPAYF2KC047587	Date of Birth	21/04/1986
Vehicle Make	KTM	Name of the Appointee (for Minor)	NA
Vehicle Model and Variant	125 DUKE & BS VI	Relationship to the Nominee	NA
Cubic Capacity / GVW / HP	125	Insured Declared Value (IDV)	
Seating Capacity (Including Driver)	02	Vehicle IDV	0.00
Carrying Capacity	02	Non Electrical Accessories IDV	0.00
		Electrical Accessories IDV	0.00
Fuel Type	PETROL	Trailer IDV	0.00
Body type	Saloon	Fuel Value (CNG / LPG) IDV	0.00
Year of Manufacture	2019	Fuel description for Non Conventional Source	
Transmission Type	Gear	Proposed Coverage	
Vehicle Usage		Type of Cover	
Car Parking Place		Geographical Area Extn.	yes
Financier Details		Geographical Area	India
Financier Type			
Financier Name			

Financier Address		Imported Vehicles without Custom Duty	
PUC Details			
PUC Number		Fibre Glass Tanks	N

Vehicle Used for Driving Tuition	No	Pending Prosecutions Details	
Name of Automobile Association	No	Date Of Accident	
Membership No		Loss /Cost	
Date of expiry of membership		Circumstance Of Accident / Loss	
Annual Mileage		Addon Cover	
Voluntary Discount		Consumable Expenses Protect	100.00
Anti-Theft Discount		Key and Locks Protect	
Auto Mobile Association Discount		NCB Protect	
Vintage Car		Mandatory Deduction Protect	
Used Confined to Own Premises Discount		Personal Belongings Protect	334.46
Handicapped Discount		Depreciation Protect	
Restricted TPPD		Engine Protect	
Owner Driver		Invoice Value Protect	
PA Unnamed Passenger SI		Emergency Medical Expenses Protect	100.00
PA Unnamed Passenger Number		Road Side Assistance	
PA Named Passenger Number		Pillion Protect	48.50
PA Named Passenger - Name		Personal Accident Protect	
PA Named Passenger - CSI		Tyre Protect	
PA Named Passenger - Nominee		EMI Protect	
PA Named Passenger - Relations		Payment Details	
Legal Liability To Employees Number		Payment Mode	??
Legal Liability To Paid Drivers		Instrument Date	20/07/2024
Legal Liability To Other than Paid Drivers		Instrument / Reference Number	YHMP2389992817
Legal Liability To Employee who are not "Workman"		Date of Birth	
Driver Details		Premium Amount	842.52
Driver Name		Intermediary Details	
Driver Relationship with the Proposer	SELF	Intermediary Name	Probus Insurance Broker Private Limited
Driver Date of Birth		Intermediary Reference Code	2210000052
Driver Occupation		Intermediary Contact Number	7304332968
Experience - No. of Driving Years	1	Intermediary Email	
Driver Suffer from Defective vision or Hearing or any Physical Infirmary		Intermediary Sales Person's Name	
Infirmary Details		Intermediary Sales Person's Contact	
Involved / Convicted For Causing Any Accident/Loss		Servicing Branch Name	Mumbai
		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, Wing B, Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (West), Mumbai 400070	
Product Name: Private Motor Long Term 2W	
Policy No: 402000235722	

Office Code: 13	Office location: Maharashtra
Receipt No:	Receipt generation date/time: 20/07/2024

Intermediary/agency code: 2210000052	Intermediary/agency name: Probus Insurance Broker Private Limited
Policyholder's ID: 1003138687	Name of policyholder/financier: Bisoyi Ashvini

Payment received from: Bisoyi Ashvini	Mode of payment: Online
Instrument/transaction No: YHMP2389992817	Cheque drawn on:
Instrument date: 20/07/2024	

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