



Relax. We've got you covered, with both protection and rewards!

Mr. Avichal Lalendra Ambulkar
FLAT NO- 901 NIRMAN VIVA, WING-E1 BEHIND ASHOK LEYLAND,
SINHGAD COLLEGE AMBEGAON BK., Pune,
Maharashtra, 411046
Pune 411046, Maharashtra
Contact: +91 9323815012

Dear Avichal,

We hope you're doing well.

Welcome to your Zuno SmartDrive Policy No 1000126909. You can count on us at Zuno to deliver amazing service at all times, to always give you the full picture, and to be completely fair and honest.

We encourage you to take a moment to visit www.hizuno.com and check your policy benefits, exclusions, terms and conditions. While insurance documents sometimes feel complex, understanding them is important, and we've done our best to simplify them.

Your Zuno SmartDrive Policy not only protects your vehicle, but also rewards you for doing what's right – driving safely. To enjoy all its benefits, you'll need to download the Zuno app – you'll find the QR code at the end of this letter. Once you have this awesome app on your phone, you can:

- Earn amazing rewards like fuel & retail vouchers for driving responsibly.
- Manage your policy and access its details anytime, anywhere.
- Track claims in real-time, no need for follow-ups.
- Find the nearest cashless garage or network hospital.
- Contact us instantly for help: no waiting, just solutions.

Along with the Zuno app, we're always reachable on call or email. You can write to us at support@hizuno.com or call us at 1800 12000.

Thank you for trusting us to cover your vehicle. We're delighted to serve you.

Warm regards,

Shubhdarshini Ghosh
Managing Director & CEO

**Safe driving
deserves
rewards.**

Unlock smart benefits:

- Trip insights and driving scores
- Rewards for safe driving (gift & fuel vouchers)
- Special discounts on renewal

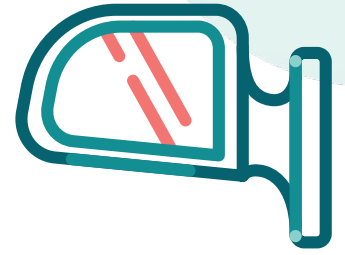
zuno
Smart Drive

Drive well,
pay less.

[Click here for details!](#)



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, <https://www.cioins.co.in/Ombudsman> Trade logo displayed above belongs to Zuno General Insurance Limited under license.



Objects in this document
are simpler than they seem.

Zuno SmartDrive Motor Policy – Private Car package Insurance

Policy Schedule

Intermediary name: Hero Insurance Broking India Pvt. Ltd.	
Intermediary reference code: 2210002257	Contact: 9873919907

Policy Details	
Policy Servicing Office: DEL001	Policy No. 1000126909
Period of Insurance: From 00:00:00 of 21/01/2026 to 23:59:00 of 20/01/2027	
Insured's Name: Avichal Lalendra Ambulkar	Insured's GST No.: NA
Insured's Address: FLAT NO- 901 NIRMAL VIVA, WING-E1 BEHIND ASHOK LEYLAND, SINHGAD COLLEGE AMBEGAON BK., Pune, Maharashtra, 411046 Pune 411046, Maharashtra	
Insured's ID: 101087669	Policy Issued On: 20/01/2026
Co-insurance Details: N.A	Geographical Area: India
Proposal/Cover Note No.: 101087670	Zone: A



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
MH12TY9217 PUNE	K15BN422 5926	MA3NYFJ1 SNB896390	MARUTI SUZUKI	VITARA BREZZA	VXI	1,462.00	2022	5

Insured's Declared Value(IDV)					
For the Vehicle	For Trailers	Non-electrical Accessories	Electrical/Electronic Accessories	Value of CNG /LPG Kit	Total IDV
₹ 425850	₹ 0	₹ 0.00	₹ 0.00	₹ 0.00	₹ 4,25,850.00



How have we worked out your premium?

'Own Damage', as the term suggests, covers harm or loss to your own vehicle. 'Liability' means the damage to someone else.

A. Own Damage		B. Liability	
Base Premium on Vehicle and Accessories	₹ 2796.13	Base Premium including Premium for TPPD	₹ 3416.00
Total	₹ 2796.13	Total	₹ 3416.00
Premium for Add-ons		Add:	
1) Road Side Assistance	₹ 110.00	PA	
2) Key and Locks Protect	₹ 300.00	Total liability premium	₹ 3416.00
3) Consumable Expenses Protect	₹ 766.53	CGST@9%	₹ 664.98
Subtotal (additions)	₹ 1176.53	SGST@9%	₹ 664.98
		Final premium	₹ 8,718.62
Total own damage premium	₹ 3972.66		
Package premium (A+B)	₹ 7388.66		




No Claim Bonus: ₹ 0.00	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.

 Road Side Assistance	 Key and Locks Protect	 Consumable Expenses Protect
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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: Royal Sundaram General Insurance Co. Ltd.	
Previous Policy No.: MOBL352603000100	Expiry on: 20-Jan-2026



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: Mugdha Avichal Ambulkar & 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.

- **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 750000/- 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.

This policy includes the Pay How You Drive add-on at no extra cost- fully covered within your premium, with no hidden charges.

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, EGICG.13, EGICG.08, IMT - 1 printed/attached here.

Date of duly signed proposal 20-Jan-2026.

In Witness whereof this Policy has been signed at: Mumbai on this 20th day of January 2026;

Receipt No. 9439 Date 20-Jan-2026

Consolidated stamp duty paid vide Letter of Authorisation No. CSD/53/2025/1773 dated 01-June-2025 at General Stamp Office, Mumbai.

Received premium payment of ₹ 8,718.62. vide instrument / reference number YHD42665478492. dated 20-Jan-2026. against receipt number 9439.

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:
Date of Issue: 20/01/2026

For Zuno General Insurance Limited



Authorized Signatory

We're a digital-first company and care about the environment, so this digital copy of your policy is all you need. But if you'd still like a physical copy, just give us a call on our toll-free number 1800 12000.

TRANSCRIPT OF THE PROPOSAL

Product Details		Valid from (dd-mmm-yyyy)	21/01/2026
Product Name	Private Motor Car Multiyear	Valid to (dd-mmm-yyyy)	20/01/2027
Product Type	Package Policy	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	Mr.	Vehicle be used exclusively for Private, Social, Domestic, Pleasure &	NA
Proposer Name	Avichal Lalendra Ambulkar	Professional Purpose	
Proposer DOB	***		
Proposer Address with Pincode	FLAT NO- 901 NIRMAN VIVA, WING-E1 BEHIND ASHOK LEYLAND, ,SINHGAD COLLEGE AMBEGAON BK., Pune, Maharashtra, 411046 Pune 411046, Maharashtra		
Contact Number	9323815012	Carriage Goods other than sample or personal luggage	NA
Email ID	avichal.ambulkar@gmail.com	Vehicle in Good Condition (Yes/No)	NA
PAN Number	AOQPA2813P	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			
Policy Period (OD)			
Policy Start Date	21/01/2026	A) Declined a proposal, refused renewal or terminated insurance	NA
Policy Start Time	00:00:00	B) Required an increased premium or imposed special conditions	NA
Policy End Date	20/01/2027	Detail if A or B selected as "Yes"	NA
Policy End Time	23:59:59	Previous Insurance Detail	
Policy Period (3 Year TP)		Insurer Name	Royal Sundaram General Insurance Co. Ltd.
Policy Start Date	21/01/2026	Policy Number	MOBL352603000100
Policy Start Time	00:00:00	Policy Expiry Date	20-Jan-2026
Policy End Date	20/01/2027	Type of Cover	Own Damage Contract
Policy End Time	23:59:59		
Policy Period (CPA)		Claim Lodged	NA
Policy Start Date		Claim Year	NA
Policy Start Time		Number of Claims	NA
Policy End Date		Claim Amount	NA
Policy End Time		Nominee Details	
Vehicles Details		Nominee Name	Mugdha Avichal Ambulkar
Registration Number	MH12TY9217	Nominee Age	38 years
Registration Place	PUNE	Relationship with Proposer	Spouse
Registration Date	18/02/2022	Date of Birth	13.10.1987
Engine Number	K15BN4225926	Name of the Appointee (for Minor)	NA
Chassis Number	MA3NYFJ1SNB896390	Relationship to the Nominee	NA
Vehicle Make	MARUTI SUZUKI	Insured Declared Value (IDV)	
Vehicle Model and Variant	VITARA BREZZA & VXI	Vehicle IDV	4,25,850.00
Cubic Capacity / GVW / HP	1,462.00	Non Electrical Accessories IDV	0.00
Seating Capacity (Including Driver)	05	Electrical Accessories IDV	0.00
Carrying Capacity	05	Trailer IDV	0.00
Colour		Fuel Value (CNG / LPG) IDV	0.00
Fuel Type	Petrol	Fuel discription for Non Conventional Source	
Body type	Saloon	Proposed Coverage	
Year of Manufacture	2022	Type of Cover	
Transmission Type	Automatic	Geographical Area Extn.	yes
Vehicle Usage		Geographical Area	India
Car Parking Place		Imported Vehicles without Custom Duty	
Financier Details			
Financier Type			
Financier Name			
Financier Address	Mumbai		
ZUC Details	Private Motor Policy – Private Car package Insurance UIN:		



PUC Number		Fibre Glass Tanks	N
Internal Bi Fuel / Hybrid Kit		Liability For Bi-Fuel / Hybrid Kit	
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 Prosecutins Details	
Annual Mileage		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	766.53
Used Confined to Own Premises Discount		Key and Locks Protect	300.00
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	110.00
PA Named Passenger - Nominee		Road Side Assistance Plus	
PA Named Passenger - Relations		Pillion Protect	
Legal Liability To Employees		Personal Accident Protect	
Legal Liability To Employees Number		Tyre Protect	
		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	0
		Legal Assistance Protect	
		Preferred Garage Discount	
		Payment Details	
Legal Liability To Paid Drivers		Payment Mode	Net Banking
Legal Liability To Other than Paid Drivers		Instrument Date	20-Jan-2026
		Instrument / Reference Number	YHD42665478492
Legal Liability To Employee who are not "Workman"		Premium Amount	8,718.62
		Intermediary Details	
Driver Details		Intermediary Name	Hero Insurance Broking India Pvt. Ltd.
Driver Name		Intermediary Reference Code	2210002257
Driver Relationship with the Proposer	SELF	Intermediary Contact Number	9873919907
		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	

* 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.



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: 1000126909

Office Code: 13	Office location: Maharashtra
Receipt No: 9439	Receipt generation date/time: 20-Jan-2026

Intermediary/agency code: 2210002257	Intermediary/agency name: Hero Insurance Broking India Pvt. Ltd.
Policyholder's ID: 1000127971	Name of policyholder/financier: Avichal Lalendra Ambulkar

Payment received from: Avichal Lalendra Ambulkar	Mode of payment: Net Banking
Instrument/transaction No: YHD42665478492	Cheque drawn on:
Instrument date: 20-Jan-2026	

Consolidated stamp duty paid vide letter of authorisation No. CSD/26/2024-25/2981 dated 24-07-2024 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.