



Zuno General Insurance Limited - (Formerly known as Edelweiss General Insurance Co.Ltd)

Servicing Office of Insurer : 8th Floor, Unit No.88, Chitrakoot Building, 230-A, A.J.C. Bose Road, Kolkata - , West Bengal , Kolkata, West Bengal (State Code:19) -700020, PH-NA-NA
Website : www.hizuno.com
PAN : AAEECE2328J . **GSTIN:** 19AAEECE2328J1ZL **Insurer's IRDA Registration Number:** 159
Tollfree Helpline : 1800 12000 **Email:** support@edelweissinsurance.com **CIN :** U66000MH2016PLC273758



Edelweiss Private Car Stand- Alone Own Damage Insurance Policy (UIN-IRDAN159RP0002V01201920) CUM RECEIPT

| | | | |
|--------------------------|---|----------------------------------|---|
| OD Policy No. | : 00000000520936500 | Policy Issued On | : 22-NOV-2023 (15:57) |
| Insured Name | : MR. SUBHAJIT PAL | | |
| Own Damage Period | : 09-DEC-2023(00:00) To 08-DEC-2024(Midnight) | Motor Liability Period | : 09-DEC-2022(00:00) To 08-DEC-2025(Midnight) |
| | | Motor Liability Policy No | : 2367/69079173/00/000 (USGI) |

| | |
|---|--|
| Proposal No. & Date : PPVBU16029870, 22-NOV-2023 | |
| Insured Add. : FLAT A5 5TH FLOOR NIRMAN GARDEN BLOCK B PURBAPARA , KOLKATA , WEST BENGAL (State Code:19) -700102 | Previous Insurer : USGI |
| | Previous Policy No. : 2367/69079173/00/000 09-DEC-2022 To 08-DEC-2023 |

BROKER DETAILS

| | | | |
|--|------------------|-----------------|------------------------|
| IRDA Lic. No. | 375 | CIN No. | U50300MH1997PLC149349 |
| Broker Category | Composite Broker | Validity | 13-MAY-23 To 12-MAY-26 |
| Name & Add. : TATA MOTORS INSURANCE BROKING AND ADVISORY SERVICES LTD, 1ST FLOOR, AFL HOUSE, LOK BHARTI COMPLEX, MAROL MAROSHI ROAD, ANDHERI (EAST), MUMBAI - 400 059 | | | |

| Make | Model | Variant | Cubic Capacity | Manufacturing Year | Seating capacity |
|-------------|------------------|-------------------|-----------------------|--------------------|-------------------|
| TATA MOTORS | TIAGO | TIAGO (P) XZ+ NEW | 1199 | 2022 | 5 |
| Body Type | Registration No. | RTO | Invoice Date | Engine No. | Chassis No. |
| HATCHBACK | WB 08 N 7639 | KOLKATA | 09-DEC-2022 | REVTRN08NXXKE5578 | MAT626362NKN99892 |
| Vehicle IDV | CNG/LPG Kit | Elec. Accessories | Non-Elec. Accessories | Total IDV | |
| 589,600 | 0 | 0 | 0 | 589,600 | |

PAYMENT DETAILS

| | | |
|----------------------------|----------------------------------|---------------------------------|
| Premium Paid : 7911 | Cheque No. : 113084953854 | Cheque Date: 22-NOV-2023 |
| Bank Name : PAYLINK | | Bank City : |

For & On Behalf of Zuno General Insurance Limited - (Formerly known as Edelweiss General Insurance Co.Ltd)

Dealer Code : DHULICHAND MOTORS PVT LTD - 300708000

Authorized Signatory

In case of any claim or assistance required please contact our help line at **1800 209 0060** and you may also reach us at **support@tmibasli.com**



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SCHEDULE OF PREMIUM (AMOUNT IN RS.)

| Own Damage Premium (A) | | | |
|---|--------------|-------------------------------------|--------------|
| Basic Premium | | Deductibles | |
| Vehicle | 3,872 | Voluntary Deductibles (0) (IMT-22A) | 0 |
| Non-Elec. Accessories | 0 | Anti Theft Device (IMT-10) | 0 |
| Elec. Accessories (IMT-24) | 0 | AA Membership (IMT-8) | 0 |
| CNG/LPG Kit (IMT-25) | 0 | No Claim Bonus (0%) | 0 |
| Sub Total (Basic Premium) | 3,872 | Handicapped Discount (0%) | 0 |
| Geographical Area Extension (IMT-1) | 0 | Sub Total (Deductibles) | 0 |
| IMT 23 Premium | 0 | | |
| Add On Coverages (Refer Note 5) | 2831 | | |
| Sub Total-Addition | 6,703 | Net Own Damage Premium (A) | 6,703 |
| Note: .Warning that in case of dishonour of the premium cheque, this document stands automatically cancelled 'ab-initio' > Consolidated stamp duty paid to state exchequer. > The policy is subject to compulsory deductible of Rs.1000 (IMT-22) > The insurance company will display terms & conditions on its website www.hizuno.com which can be accessed by you online. > Addon Opted: Nil Depreciation, *Subject to IMT Endt. Nos.& Memorandum:22 EX-SHOWROOM PRICE : 737000 | | Total Premium (A) | 6703 |
| | | CGST (9%) | 604 |
| | | SGST (9%) | 604 |
| | | | |
| | | Gross Premium Paid | 7911 |

| Addon Unique Identification Number (UIN) Details | | Add On Premium |
|--|--|----------------|
| Nil Depreciation | IRDAN159RP0002V01201819/A0017V01201819 | 2831 |

Hypothecation Details: ----NA----
MISP Name: DHULICHAND MOTORS PVT LTD, **MISP PAN No:** AAACJ8280G, **MISP Code:** TMIBASL/MISP/AAACJ8280G
SAC:997134, **Description of Service :**Motor Vehicle Insurance Services, **Place of Supply :**WEST BENGAL(State Code:19), **Receipt No/Invoice No:**528571



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| | |
|-------------------------|--|
| LIMITATIONS AS TO USE | The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade. |
| DRIVER’S CLAUSE | Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learners license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989. |
| NCB Clause | The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s)-20%, preceding two consecutive years-25%, preceding three consecutive years-35%, preceding four consecutive years-45%, preceding five consecutive years-50% of NCB on OD Premium. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy. |
| Own Damage Cover Clause | Own Damage Cover is subject to a valid Third Party Policy. This policy covers damages to vehicle only and not the Third Party losses. Third Party cover is taken by the customer in previous policy, details of which are as per the customer declaration only. Customer needs to ensure that there is a valid TP |
| IMPORTANT NOTICE | The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed “AVOIDANCE OF CERTAIN TERMS & RIGHT OF RECOVERY”. For legal interpretation English version will hold good. |
| NOTE | This Schedule, the attached Policy and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the company. In Witness whereoff this policy has been signed at KOLKATA on 22-NOV-2023 15:57 |



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PRIVATE CAR PACKAGE POLICY: ADD ON COVERS

Depreciation Protect
This cover is applicable if it is shown on Your Schedule.
In consideration of the payment of the additional premium for this cover, the Company will re-imburse you, the amount of depreciation deducted on the value of parts which were allowed to be replaced for own damage claim lodged and admitted under Section 1 of the Policy, provided always that

- a) This add-on will not apply to TOTAL LOSS, CONSTRUCTIVE TOTAL LOSS or THEFT OF THE INSURED VEHICLE.
- b) The insured vehicle is repaired with prior authorization of the Company.
- c) The first 10% of the claim amount will be deducted, if insured vehicle is repaired at a workshop not authorized by Us/OEM. This deductible may be waived off at Our discretion.
- d) Any loss or damage to the battery and/or tyres of the insured vehicle will not be payable.
- e) This add-on cover is applicable only for Vehicle less than 7 years old
- f) The cover is applicable only for first 2 claims during the policy period.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.