



Objects in this document
are simpler than they seem.



Zuno Private Car Stand-Alone Own Damage Insurance
Policy schedule

Intermediary name: Landmark Insurance Brokers Pvt Ltd	
Intermediary reference code: 2210001201	Contact: 1800 419 4199
Intermediary sales person's name: NA	
Intermediary sales person's contact: NA	
POS UID Aadhaar No./PAN: NA	Category:Individual

Policy details	
Policy servicing office: MUMBAI	Policy No: 600001439
Period of insurance: From [00:00] of 16/03/2023 to [23:59] of 15/03/2024	
Insured's name: Mr. RAVI PANDEY	Insured's GST No: 12ABCDE3456F7ZG
Insured's address: GHATKOPAR WEST, 400086-MUMBAI, , MUMBAI, MAHARASHTRA, 400086	
Insured's ID: NA	Policy issued on: 13/03/2023
Co-insurance details: NA	Geographical area: India
Proposal/cover note No: NA	Zone: A



We love your car, too.

Here are your car's important details. Please check if you've provided the c
ones?

Vehicle details							
Registration mark & place of registration	Engine No.	Chassis No.	Make	Model	Variant	CC	Year of manufacture

MH-02-FN-7896 MUMBAI	49375934759	98745892374534	HONDA	CITY	1.5 S MT PETROL BS-IV	1497	2020
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Insured's declared value (IDV)					
For the vehicle	For trailer	Non-electrical accessories	Electrical/electronic accessories	Value of CNG/ LPG Kit	Total
Zuno Private Car Stand- 5,99,624.00	Alone Own Damage Insurance 0.00	UIN: RDAN159RP0002V01201920 12,000.00	10,000.00	0.00	6



How have we worked out your premium?

'Own damage', as the term suggests, covers harm or loss to your own vehicle.











Own damage			
Base premium on vehicle and accessories	₹ 5,906.00	Less:	₹ 0.00
Vehicle accessories	₹ 118.00	g) Discount for anti-theft Devices (Endt. IMT-)	₹ 0.00
Electrical & electronic @ 4% (Endt. IMT-)	₹ 400.00		
Bi-fuel kit (CNG/LPG) @ (Endt. IMT-)	₹ 0.00	h) 50% discount for vehicles specially designed/modified for blind, handicapped and mentally challenged persons (Endt. IMT-)	₹ 0.00
Total	₹ 518.00		
Add:	₹ 0.00		
a) Trailer	₹ 0.00		
b) Geographical area extn. (Endt. IMT-)	₹ 0.00	i) For any other discount deduct 45 % for NCB	₹ 2,891.00
c) 30% for imported vehicles without custom duty (Endt. IMT-)	₹ 0.00		
d) Fibre glass tanks	₹ 0.00	Subtotal (deductions) premium for add-ons	₹
e) 60% on OD premium for driving tuition	₹ 0.00	(i) Invoice Value Protect	₹ 2,685.00
f) For any other extras	₹ 0.00	(ii) Key and Locks Protect	₹ 298.00
Subtotal (additions)	₹ 0.00	(iii) NCB Protect	₹ 424.00
Total own damage premium	₹ 12,378.00	Total	₹ 8,845.00
Add: UGST/IGST @18%	₹ 0.00		₹
CGST @9%	₹ 1,114		
SGST @9%	₹ 1,114		
Final premium	₹ 14606.201219624		
No claim bonus: ₹ 2,891.00	Compulsory deductible: ₹ 1,000.00		
Voluntary deductible: ₹ 0.00	Additional compulsory deductible: ₹ 0.00		

P.A. Cover for Owner - Driver under section III (CSI) - ₹ 15,00,000.



We know you like a little extra!

So, here are the add-ons that you have chosen with your policy.

 Depreciation protect	 Engine Protect	 NCB Protect
 Invoice Value Protect	 Key and Locks Protect	
 Consumable Expenses Protect	 Mandatory Deduction Protect	
 Private Car Stand-Alone Own Damage Insurance UIN: IRDAN159RP0002V01201920	 Road Side Assistance	
 Personal Belongings 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: Bharti AXA General Insurance Company Limited.

Previous policy No: 4564564564

Expiry on: 15/03/2023

Here are the details of your present liability insurer.

Liability insurer name: undefined

Liability policy No: 5656564645

Policy period: From 13-03-2022 To 12-03-2025



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 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 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 Voluntary deductible 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. Subject to I.M.T. Endt. Nos. & memorandum __xxx__ printed/attached here.

Agreement with

Hypothecated with Union Bank in Mumbai

Lease agreement with

Date of duly signed proposal 13/03/2023

In witness whereof this Policy has been signed at MUMBAI on this date 13/03/2023

Receipt No. 600001439 Date 13/03/2023

Consolidated stamp duty paid vide letter of authorisation No. CSD/177/2021/4512/21 dated 02-11-2021 at General Stamp Office, Mumbai.

Received premium payment of ₹ 14,606 vide instrument / reference No 1112435110 dated 13/03/2023 against receipt No 600001439

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.

Address of issuing office: MUMBAI

Date of issue: 13/03/2023

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: 27

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.

Zuno Private Car Stand-Alone Own Damage Insurance | UIN: IRDAN159RP0002V01201920

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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, Kirod 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 4931 4422, Dedicated Toll-Free Number for Grievance: 1800 120 216216. Trade logo displayed above belongs to Zuno General Insurance Limited under license.