

Relax. We've got you covered.

Sunil Shivaji Raut
at post jategaon
tq gevrai
beed
Aurangabad 431127, Maharashtra
Contact: +91 8080375686

Dear Sunil,

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 402000573203.

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
Managing 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. 402000573203
Period of Insurance: From 12:01:00 of 13/08/2025 to 23:59:00 of 12/08/2026	
Insured's Name: Sunil Shivaji Raut	Insured's GST No.: NA
Insured's Address: at post jategaon tq gevrai beed Aurangabad 431127, Maharashtra	
Insured's ID: 1011188406	Policy Issued On: 12/08/2025
Co-insurance Details: N.A	Geographical Area: India
Proposal/Cover Note No.: 1716405745	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
MH04GD2384 THANE	475IDT14 CVYP121 92	MAT608536 ELC07468	TATA MOTORS	INDICA VISTA	LS TDI	1,405.00	2014	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	₹ 220.00
		PA Unnamed Passenger	₹ 250.00
		Sub Total (additions)	₹ 470.00
Total liability premium	₹ 3886.00		
CGST @9%	₹ 349.74		
SGST @9%	₹ 349.74		
Final premium	₹ 4,585.48		

P.A. Cover for Owner - Driver under section III (CSI) - ₹ 1500000

P.A. Unnamed Passenger ₹ 100000.00 /- Per person.(For 5 Persons). (IMT-16)

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: SHIVAJI & 70 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 0/- 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 - 16, IMT - 1, IMT - 15 printed/attached here.

Date of duly signed proposal 12-Aug-2025.

In Witness whereof this Policy has been signed at: Mumbai on this 12th day of August 2025;

Receipt No. Date 12-Aug-2025

Consolidated stamp duty paid vide Letter of Authorisation No. CSD/79/2024-25/5359 dated 26-Nov-2024 at General Stamp Office, Mumbai.

Received premium payment of ₹ 4,585.48. vide instrument / reference number YHD42609307511. dated 12-Aug-2025. 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: 12/08/2025

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)	13/08/2025
Product Name	Private Motor Car Multiyear	Valid to (dd-mmm-yyyy)	12/08/2026
Product Type	Liability Only	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 & Professional Purpose	NA
Proposer Name	Sunil Shivaji Raut		
Proposer DOB	***		
Proposer Address with Pincode	at post jategaon, tq gevrai beed Aurangabad 431127, Maharashtra		
Contact Number	8080375686	Carriage Goods other than sample or personal luggage	NA
Email ID	Sparkpolicy@gmail.com	Vehicle in Good Condition (Yes/No)	NA
PAN Number	BLIPR5803E	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		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	13/08/2025	Previous Insurance Detail	
Policy Start Time	12:01:00	Insurer Name	
Policy End Date	12/08/2026	Policy Number	
Policy End Time	23:59:59	Policy Expiry Date	NA
Policy Period (CPA)		Type of Cover	NA
Policy Start Date	13/08/2025		
Policy Start Time	12:01:00	Claim Lodged	NA
Policy End Date	13/08/2026	Claim Year	NA
Policy End Time	23:59:59	Number of Claims	NA
Vehicles Details		Claim Amount	NA
Registration Number	MH04GD2384	Nominee Details	
Registration Place	THANE	Nominee Name	SHIVAJI
Registration Date	20/05/2014	Nominee Age	70 years
Engine Number	475IDT14CVYP12192	Relationship with Proposer	Father
Chassis Number	MAT608536ELC07468	Date of Birth	01.01.1955
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	1,405.00	Insured Declared Value (IDV)	
Seating Capacity (Including Driver)	05	Vehicle IDV	0.00
Carrying Capacity	05	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	2014	Fuel discription 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		Imported Vehicles without Custom Duty	
Financier Name			
Financier Address	Mumbai		
PUC Details			



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	
Used Confined to Own Premises Discount		Key and Locks Protect	
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	
PA Named Passenger - Nominee		Pillion Protect	
PA Named Passenger - Relations		Personal Accident Protect	
Legal Liability To Employees		Tyre Protect	
Legal Liability To Employees Number		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
		Pay How You Drive	
		Preferred Garage Discount	
		Payment Details	
Legal Liability To Paid Drivers		Payment Mode	Net Banking
Legal Liability To Other than Paid Drivers		Instrument Date	12-Aug-2025
Legal Liability To Employee who are not "Workman"		Instrument / Reference Number	YHD42609307511
		Premium Amount	4,585.48
Driver Details		Intermediary Details	
Driver Name		Intermediary Name	Probus Insurance Broker Private Limited
Driver Relationship with the Proposer	SELF	Intermediary Reference Code	2210000052
Driver Date of Birth		Intermediary Contact Number	7304332968
Driver Occupation		Intermediary Email	
Experience - No. of Driving Years	1	Intermediary Sales Person's Name	
Driver Suffer from Defective vision or Hearing or any Physical Infirmity		Intermediary Sales Person's Contact	
		Servicing Branch Name	
		Servicing Branch Code	

* These documents w ill figure in physical form unless our system allow s 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 w ith 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



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: 402000573203

Office Code: 13

Office location: Maharashtra

Receipt No:

Receipt generation date/time: 12-Aug-2025

Intermediary/agency code: 2210000052

Intermediary/agency name: Probus Insurance Broker Private Limited

Policyholder's ID: 1000127971

Name of policyholder/financier: Sunil Shivaji Raut

Payment received from: Sunil Shivaji Raut

Mode of payment: Net Banking

Instrument/transaction No: YHD42609307511

Cheque drawn on:

Instrument date: 12-Aug-2025

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.