



Relax. We've got you covered.

MR Binoy Kumar Khandapatra
AT PAREDPADIA WARD NO 16 PO/PS BARIPADA
MAYURBHANJ ODISHA
757000,
Contact:7008047740

Dear Binoy,

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 1000375847.

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.

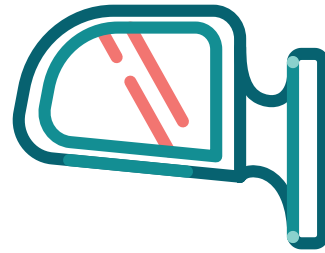
Write to us at support@hizuno.com or call us at 1800 12000.

Once again, we're delighted to have you with us.

Warm regards,

Shubhdarshini Ghosh
Managing Director & CEO

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 Private Car Liability Only Insurance

Policy Schedule

Intermediary name: Policy Bazaar Insurance brokers Pvt Ltd	
Intermediary reference code: 2210002570	Contact: 1800120800
Policy Details	
Policy Servicing Office: MUMBAI	Policy No. 1000375847
Period of Insurance Liability Cover: From 12:01:00 of 09/08/2026 to 23:59:59 of 08/08/2027	
Insured's Name: MR Binoy Kumar Khandapatra	Insured's GST No.: NA
Insured's Address: AT PAREDPADIA WARD NO 16 PO/PS BARIPADA MAYURBHANJ ODISHA 757000,	
Insured's ID: 103265920	Policy Issued On: 08-Aug-2026
Co-insurance Details: N.A	Geographical Area: India
Proposal/Cover Note No.: 103265919	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
OD11U9620 MAYURBHANJ	G3LC LM0 30215	MALFC81 ALLM1218 83	HYUNDAI	VENUE	1.0 TURBO GDI IMT SX	998.00	2020	5

Endorsement Effective Date : 09/08/2026



How have we worked out your premium?

'Liability' means the damage to someone else.

Liability			
Base Premium including Premium for TPPD	₹ 2094.00	Add:	
Total	₹ 2094.00	PA	
		PA Owner Driver	₹ 0
		Sub Total (additions)	₹ 0.00
		Legal Liability	
		Legal Liability To Paid Drivers	₹ 50.00
		Sub Total (additions)	₹ 50.00
Total liability premium	₹ 2144.00		
IGST Amount @ 18%	₹ 385.92		
Final premium	₹ 2,529.92		

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: National Insurance Co. Ltd.	
Previous Policy No.: 163402312510000031	Expiry on: 01-Apr-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: PRAFULLA CHANDRA KHANDAPATRA & 62 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 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. 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 - 28, IMT - 1 printed/attached here.

Hypothecated with INDUSIND BANK LTD Date of duly signed proposal 08-Aug-2026.

In Witness whereof this Policy has been signed at Mumbai on this 8th day of August 2026;

Receipt No. Date 08-Aug-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 ₹2,529.92 vide instrument / reference number PB177228848 dated 08-Aug-2026 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:	Code:

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: 08/08/2026

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)	09/08/2026
Product Name	Private Motor Car Multiyear	Valid to (dd-mmm-yyyy)	08/08/2027
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	Binoy Kumar Khandapatra		
Proposer DOB	***		
Proposer Address with Pincode	AT PAREDPADIA WARD NO 16 PO/PS BARIPADA, MAYURBHANJ ODISHA 757000,		
Contact Number	7008047740	Carriage Goods other than sample or personal luggage	NA
Email ID	insucareinfo@gmail.com	Vehicle in Good Condition (Yes/No)	NA
PAN Number	NA	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		A) Declined a proposal, refused renewal or terminated insurance	NA
Policy Period (OD)		B) Required an increased premium or imposed special conditions	NA
Policy Start Date		Detail if A or B selected as "Yes"	NA
Policy Start Time		Previous Insurance Detail	
Policy End Date		Insurer Name	National Insurance Co. Ltd.
Policy End Time		Policy Number	163402312510000031
Policy Period (3 Year TP)		Policy Expiry Date	01-Apr-2026
Policy Start Date	09/08/2026	Type of Cover	Third Party Multiyear Contract
Policy Start Time	12:01:00		
Policy End Date	08/08/2027	Claim Lodged	NA
Policy End Time	23:59:59	Claim Year	NA
Policy Period (CPA)		Number of Claims	NA
Policy Start Date		Claim Amount	NA
Policy Start Time		Insured Declared Value (IDV)	
Policy End Date		Vehicle IDV	0.00
Policy End Time		Non Electrical Accessories IDV	0.00
Vehicles Details		Electrical Accessories IDV	0.00
Registration Number	OD11U9620	Trailer IDV	0.00
Registration Place	MAYURBHANJ	Fuel Value (CNG / LPG) IDV	0.00
Registration Date	29/07/2020	Fuel discription for Non Conventional Source	
Engine Number	G3LCLM030215	Proposed Coverage	
Chassis Number	MALFC81ALLM121883	Type of Cover	
Vehicle Make	HYUNDAI	Geographical Area Extn.	
Vehicle Model and Variant	VENUE & 1.0 TURBO GDI IMT SX	Geographical Area	India
Cubic Capacity / GVW / HP	998.00	Imported Vehicles without Custom Duty	
Seating Capacity (Including Driver)	05	Financier Details	
Carrying Capacity	05	Financier Type	Hypothecated
Colour		Financier Name	INDUSIND BANK LTD
Fuel Type	Petrol	Financier Address	MAYURBHANJ
Body type	Saloon		
Year of Manufacture	2020		
Transmission Type	Gear		
Vehicle Usage			
Car Parking Place			
PUC Details			

PUC Number		Fibre Glass Tanks	Yes
Internal Bi Fuel / Hybrid Kit	0.00	Liability For Bi-Fuel / Hybrid Kit	
Vehicle Used for Driving Tuition	NO	Infirmary Details	
Name of Automobile Association	NO	Involved / Convicted For Causing Any	

Membership No		Accident/Loss	
Date of expiry of membership	01.01.1	Pending Prosecutins Details	
Annual Mileage		Date Of Accident	
Voluntary Discount	₹0	Loss /Cost	
Anti-Theft Discount	₹0	Circumstance Of Accident / Loss	
Auto Mobile Association Discount	₹ 0	Addon Cover	
Vintage Car	₹ 0	Consumable Expenses Protect	
Used Confined to Own Premises Discount		Key and Locks Protect	
Handicapped Discount	₹0	NCB Protect	
Restricted TPPD		Mandatory Deduction Protect	
Owner Driver	yes	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	
		Legal Assistance Protect	
		Preferred Garage Discount	
		Payment Details	
Legal Liability To Paid Drivers	50.00	Payment Mode	Net Banking
Legal Liability To Other than Paid Drivers		Instrument Date	08-Aug-2026
		Instrument / Reference Number	PB177228848
Legal Liability To Employee who are not "Workman"		Premium Amount	₹ 2,529.92
		Intermediary Details	
Driver Details		Intermediary Name	Policy Bazaar Insurance brokers Pvt Ltd
Driver Name		Intermediary Reference Code	2210002570
Driver Relationship with the Proposer	SELF	Intermediary Contact Number	1800120800
		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	

Nominee Details	
Nominee Name	PRAFULLA CHANDRA KHANDAPATRA
Nominee Age	62 years
Reaationship with Proposer	Father
Date of Birth	08.08.1964
Name of the Appointee (for Minor)	NA
Relationship to the Nominee	NA

☐ I/We state that the salient features and terms and conditions of the proposed insurance contract have been explained to me/us in vernacular language, and I/We agree to the same.

☐ I/We duly authorize a representative to give declaration on my/us behalf that I/We agree to the terms and condnitions of the contract between me/us and Zuno General Insurance Limited.

* 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: 08-Aug-2026 Time:00:00:00

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: 1000375847

Office Code: 13

Office location: Maharashtra

Receipt No:

Receipt generation date/time: 08-Aug-2026

Intermediary/agency code: 2210002570

Intermediary/agency name: Policy Bazaar Insurance brokers Pvt Ltd

Policyholder's ID: 103265920

Name of policyholder/financier: MR Binoy Kumar Khandapatra

Payment received from: Binoy Kumar Khandapatra

Mode of payment: Net Banking

Instrument/transaction No: PB177228848

Cheque drawn on:

Instrument date: 08-Aug-2026

Consolidated stamp duty paid vide letter of authorisation No. CSD/39/2024/368 dated 11-01-2024 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.