

2023-24

Group Accident Guard Policy
Group Policy Schedule

New Business--3664658

Policyholder Details

Policyholder name : G NARAYANAMMA INSTITUTE OF TECHNOLOGY AND SCIENCE
Policyholder Address : SHAIKPET ROAD, AMBEDKAR NAGAR, SHAIKPET,
HYDERABAD
HYDERABAD-500104
HYDERABAD
TELANGANA
India

Policyholder Contact No:
Policyholder E-mail id:

Staff Welfare

Intermediary Code: 217

Intermediary Contact No: 18002669693

Intermediary Name: ALLIANCE INSURANCE BROKERS PVT. LTD.

Policy Number: 0239760083

Renewal No: 00

Endorsement No: 00

Place of Supply: TELANGANA

State code: 36

Business Description: Service Industry

Number of Lives Covered: 351

Territory Limit: Worldwide

Policy Type: Named

Operative Time: 24 Hrs

Relationship Type: Employer Employee

Sum Insured Basis: Fixed

Sum Insured Type: Fixed

Total Sum Insured: INR 175,500,000

Maximum Sum Insured: INR 500,000

Aggregate limit for any one accident: INR 43,875,000

Aggregate limit for any one year: INR 0

Age Group: 18 years to 65 years

Payment frequency: Annual

Policy Period: From: 01/04/2023 00:01 Hrs To 31/03/2024 23:59 Hrs

Premium details

Net Premium (Rs.): 42,120.00

TAX/SGST @9% (Rs.): 3,790.80

CGST @9 % (Rs.): 3,790.80

Gross Premium (Rs.) 49,702.00

@ 2,141.60/- per staff

GSTIN: 36AABCT3518Q1ZX-TELANGANA, Service Accounting Code: 997133

Insured Description: Service Industry

Sr. No.	Category Description	No. of Insured	AD	DM	PTD	PPD	Fixed Medex OPD	Fixed Medex IPD	Fixed Medex OPD and IPD	Variable Medex	Remarks
1	Employee	351	500,000	500,000	500,000	500,000	0	30,000	0	0	

Coverage Details:

Sr No.	Coverages	Average SI Per Person	Deductible	Co pay(%)	Remarks
1	Accidental Death	500000			Permanent Employee
2	Accidental Medical Expenses	30000			Fixed IPD-Rs 30,000 or actuals whichever is lower

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Insurance is the subject matter of the solicitation. For more details on risk, terms and conditions, please read sales brochure carefully before concluding a sale.

G. Narayanamma Institute of Technology & Science (for women)
(AUTONOMOUS)
Tata AIG General Insurance Company Limited.

Regd Office: 15th Floor, Tower A, Peninsula Business Park, G. K. Market, Lower Panel, Mumbai - 400 013, Maharashtra, India.

Toll Free No: (24x7): 1800 266 7780 OR 1800 229966 (For Senior Citizens) | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGP23093Y032223

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Permanent Partial Disability	500000		Covered
Accidental Dismemberment and Paralysis	500000		Covered
Terrorism	500000		Covered
Permanent Total Disability	500000		Covered

● Conditions if any :-

"In consideration of additional premium, Point No. 10 under Section 3- General Exclusions pertaining to Act of Terrorism stands deleted."

● **Important Exclusions:**

The Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, in respect of:

1. Any Pre-existing Condition, any complication arising from it;
2. Any claim of Insured Person arising from:
 - a. suicide or attempted suicide
 - b. wilful self-inflicted illness or injury except injury in self-defence or to save life; or
3. being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication
4. Participation in an actual or attempted felony, riot, crime, misdemeanor (excluding traffic violations) or civil commotion

This is only a summary of the product features/terms/conditions/exclusions. For more details, please refer our website www.tataaig.com

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

The stamp duty of Rs.100/- paid in cash or demand draft or by pay order, vide Receipt/Challan no: LOA/CSD/655/2023/1021 dated the 21/03/2023

General Conditions:

- You have a period of 15 Days from the date of receipt of the Policy document to review the terms and conditions of this Policy and if you have any objections you have the option of cancelling the Policy stating the reasons for cancellation and the premium paid after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium shall be refunded;
- There will be no premium refund in case of cancellation due to non-disclosure of material facts, mis-representation or fraud. In case of non-cooperation, premium shall be refunded on short rate table basis as specified in the policy.
- Any product revision/modification/future withdrawal will be done with the approval of Insurance Regulatory & Development Authority of India and will be intimated to you at least 3 months in advance. In case of withdrawal, you have an option to migrate to our similar health insurance product.
- This Policy Schedule in original must be surrendered to the Company in case of cancellation of the Policy Schedule

Claims Administrator Details:

Insured Person(s) can notify a Claim by sending an SMS CLAIMS to 5616181 or by calling The Company's 24x7 toll free helpline 1800-266-7780 or 1800 229966 (only for senior citizen Policy holders). Please use the Claim Intimation Form for intimation of a claim.

Policy Servicing Grievances/Complaints:

- The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint / claim, please feel free to call our 24X7 Toll free number 1800-266-7780 or you may email to the customer service desk at customersupport@tataaig.com. Senior citizens can call our dedicated line at 1800 22 9966. Please refer The Company's Website for the grievance redressal policy

Anti-Commission Rebate Policy:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees

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 Shaikpet, Hyderabad - 500 104.

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IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518G | UIN: TATBAGF23093V032223

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20/04/2023

Office: HYDERABAD

For Policy wordings, please scan the below QR code :



For TATA AIG General Insurance Company Limited

[Handwritten Signature]

Authorised Signatory

Policy Servicing Address

Peninsula Business Park, Tower A, 15th Floor, Ganpatrao Kadam Marg, Lower Parel, MUMBAI, MAHARASHTRA-400013

[Handwritten Signature]

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Technology & Science (for women)
(AUTONOMOUS)
Shaikpet, Hyderabad - 500 104.

[Handwritten Signature]
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IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGE23093Y082223

[Handwritten Signature]
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RECEIPT

Receipt No : 106001046875324

Receipt Date : 20/04/2023

Policy No : 0239760083

Received with thanks from G PULLA REDDY CHARITIES TRUST a sum of Rs. 49702(Rupees Forty-Nine Thousand Seven Hundred Two And Paise Zero Only)

Sr.No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239760083	49,702.00	49,702.00	0:00

Note:

1. This is a computer generated receipt and does not require a signature.
2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realisation.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN: 36AABCT3518Q1ZX-TELANGANA, Service Accounting Code: 997133

Revenue (consolidated) Stamp Duty duly paid vide challan No. date for applicable cases

[Handwritten Signature]

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Regd Office: 15th Floor, Tower A, Peninsula Business Park, G. K. Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India.
Toll Free No. (24x7): 1800 266 7780 OR 1800 229968 (For Senior Citizens) | Email: customersupport@tataaig.com
IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TA

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Group Accident Suraksha

*Start 3 months
15.4.2024
15.4.2024*

Preamble

The insurance cover provided under this Policy shall be subject to (a) the terms and conditions of this Policy, (b) the receipt of premium, and (c) Disclosure to information norm (including information and statements which the Policyholder/ Insured person has provided in the proposal form for all persons to be insured. Please inform Us immediately of any change in the address, nature of job, state of health, or of any other changes affecting any Insured Person.

If any claim arising as a result of an Injury that occurred during the Policy Period becomes payable, then We shall pay the Benefits in accordance with the terms, conditions and exclusions of the Policy subject to availability of Sum Insured.

Part I: Policy Schedule/ Tax Invoice

Policy Details

Policy Issuing Office	G-2, GROUND FLOOR, MANDHANA TOWERS, 7-1-59/2 & 59/6, ,AMEERPET, , HYDERABAD -500016 ,TELANGANA , PH: (1800) 2663202
Policy Number	P0025100001/9999/100004
Name of Proposer	G.NARAYANAMMA INSTITUTE OF TECHNOLOGY & SCIENCE, FOR WOMEN
Address of the Proposer	SHAIKPET, HYDERABAD - 500 008, HYDERABAD, HYDERABAD, Telangana, 500008
GST Number	-
Industry Type	School /College Teaching and Non_Teaching Staffs
Policy Period	Annual Period
Start Date & time	From 00:01hrs : 15/04/2024
End Date & time	midnight of : 14/04/2025
Territory of Insurance	Worldwide

Intermediary Details

Intermediary Name	Intermediary Code	Contact Number	Mail ID
SHIELD INSURANCE BROKING SOLUTIONS PVT LTD	BRC0000206	9885510841	info@shieldsolutions.in

Other Basic Details

Insured Description	Employee
No. of lives to be insured	331
Type of Policy	Named
Details of Persons	As per Annexure
Total Sum Insured	Rs. 165,500,000/-
Maximum Sum Insured	Rs. 500,000/-
Aggregate Limit	Rs. 50,000,000/-
Sum Insured Basis	Flat Basis

[Signature]
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UIN: MAGPAGP19026V011819

Group Accident Suraksha

POLICY NO. P0025100001/9999/100004

Premium

Net Premium (Rs.)	39,720/-
CGST @ 9% (Rs.)	3575/-
SGST @ 9% (Rs.)	3575/-
Total Premium (Rs.)	46,870/-

Details of Coverage and Sum Insured

Cover	Coverage Details
A. Basic Covers	
Table of Benefit*	D
Accidental Death	Cover
Permanent Total Disability	Cover
Permanent Partial Disability	Cover
Temporary Total Disability	Cover
TTD benefit at the rate per week	1% of Sum Insured or Rs.5,000/- or actual weekly salary whichever is lower for 104 weeks max
B. Extension Covers	
Accidental Medical Expenses (Accidental Hospitalization)	Covered up to 100000 or actuals whichever is lower
Children Education Grant	Covered up to Rs.10,000/- per child up to a maximum of two dependent children who are below age of 25 years and are pursuing an educational course as full-time student in an educational institute, only in the event of Accidental Death or Permanent Total Disablement of Insured Person
Ambulance Cover	Covered up to Rs.1,500/- or actuals whichever is lower
Repatriation of Remains	Covered up to Rs.5,000/- or actuals whichever is lower
Age Band	16 - 75 Years


*Table of Benefit:

Table A: Accidental Death Only

Table B: Death + Permanent Total Disability

Table C: Accidental Death+ Permanent Total Disability+ Permanent Partial Disability

Table D: Accidental Death+ Permanent Total Disability+ Permanent Partial Disability+ Temporary Total Disability


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POLICY NO. P0025100001/9999/100004

Special Conditions:

1. Terrorism is covered in the policy except for that arising out of Nuclear, Radio-active, Biological, Biochemical and/or Chemical means which is outside the scope of policy
2. The Insured shall give immediate notice to the Insurer of any changes in business or in occupation of any of the Insured Person
3. Limit of liability for Any one Accident &/or event limit is INR 50,000,000/-.

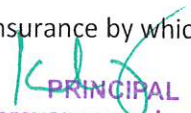
Exclusions:

1. Compensation in respect of death, injury or disablement of Insured Person from participation in skydiving, para gliding, hang gliding, bungee jumping, mountaineering, driving in races or rallies using a motorized vehicle, skiing, hunting or equestrian activities, scuba diving, skin diving or any other underwater sport/activity, rafting, boating outside coastal waters (2 miles) or any potentially dangerous sports for which the Insured is untrained, unless specifically covered under the policy.
2. Any Pre-existing Condition or any complication arising therefrom
3. Any psychiatric or mental disorders
4. Congenital internal or external diseases, defects or anomalies or in consequences thereof
5. Infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other disease (except disablement arising from an accident)
6. Medical or surgical treatment except as may be necessary solely as a result of Injury
7. Perils of the sea are excluded from the scope of policy
8. Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor
9. Professional sports team in respect of specific benefit for inability to perform
10. Any injury or any disease directly or indirectly caused by or arising from ionizing radiation or contamination by radioactivity from the combustion of nuclear fuel
11. Automatic passenger covers (Airlines)
12. GAS policies for crews of Aircraft and Ships
13. Air travel except as a fare paying passenger on a recognized airline operating on regular scheduled air routes or air travel by any charter aircraft duly licensed as a recognized air carrier and flown by professional crews between properly established and maintained airports/routes
14. Participation in any kind of motor speed contest (incl Trial, training and qualifying heats)
15. Group Insurances in respect of underground mining and for contractors specializing in tunnelling
16. Group insurance for naval, military or air force personnel
17. Employers liability, occupational disease
18. Any form of reimbursement of liability settlements
19. Death other than accidental death
20. Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement
21. Any other payment after a claim under one of the benefits 1,2, 3 and 4 in Table of benefits has been admitted and becomes payable
22. Any payment in case of more than one claim under this policy during any one period of Insurance by which our liability in that period would exceed CSI

UIN: MAGPAGP19026V011819

Group Accident Suraksha

POLICY NO. P0025100001/9999/100004


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2. Payment of compensation in respect of injury as a consequence of/resulting from
- Committing or attempting suicide, intentional self-injury
 - Whilst under influence of intoxicating liquor or drugs
 - Drug addiction or alcoholism
 - Whilst engaged in any adventurous sports
 - Committing any breach of law with criminal intent
 - War, Civil War, invasion, act of foreign enemies, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint, or detainment, confiscation, or nationalisation or requisition by or under the order of any government or public authority
24. Consequential loss of any kind and/or any legal liability
25. Pregnancy including child birth, miscarriage, abortion or complication arising there from
26. Participation in any naval, military or air force operations
27. Curative treatments or interventions

WITNESS WHEREOF the undersigned being duly authorized by and on behalf of the Company has/have here onto set his/their hands

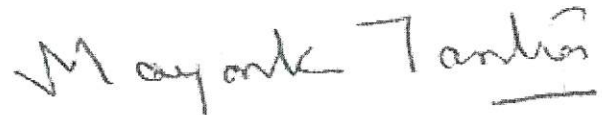
Collection No C000012662

Dated-02/05/2024


Disclaimer:

- This Policy shall be null and voidable initio if the Premium cheque / the valid negotiable instrument as received by this company bearing the Collection No is dishonored by the bank.
- Issuance of the Premium receipt is not a proof of risk acceptance.

For and On Behalf of
For Magma HDI General Insurance Co. Ltd.



DULY CONSTITUTED ATTORNEY (S)


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