

Group Accident Guard Policy
Group Policy Schedule**Policyholder Details**Policyholder name : **VIDYA PRATISHTHANS KAMALNAYAN BAJAJ INSTITUTE OF ENGINEERING & TECHNOLOGY**

Policyholder Address : BARAMATI MS PUNE-413133 MAHARASHTRA INDIA

BARAMATI-413133
MAHARASHTRA
INDIA

Cust GSTIN number:

Policyholder Contact No.:

Policyholder E-mail id: prashantp.tekale@gmail.com

Intermediary code: AIGI7705P

Intermediary Contact No: 9890959001

Intermediary Name: NANDINI PRASHANT TEKALE

Policy Number 0239249431
Renewal Number: 03
Endorsement Number:
Place of Supply: MAHARASHTRA
State Code: 27

Business Description: Service Industry

Number of Lives Covered: 176

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 176000000

Maximum Sum Insured: INR 1000000

Aggregate limit for any one accident: INR 0

Aggregate limit for any one year: INR 0

Age Group: 18 years to 70 years

Payment frequency: Annual

Policy Period: From 28/01/2025 00:01 Hrs To 27/01/2026 23:59 Hrs

Premium details	
Net Premium (Rs):	74,911
UGST/SGST 9% (Rs.)	6,742
CGST 9% (Rs.)	6,742
Gross Premium (Rs)	88,395

GSTIN: 27AABCT3518Q1ZW-MAHARASHTRA, 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	176	1,000,000	1,000,000	1,000,000	1,000,000			200,000		

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

TATA AIG General Insurance Company Limited

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 229966 (For Senior Citizens) | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | UIN: TATPAGP23093V032223

Coverage Details:

Sr No.	Coverages	Average SI Per Person	Deductible	Co pay(%)	Remarks
1	Ambulance Services	2000			Rs.2000
2	Temporary Total Disability	5000			1% of AD SI or INR 5000 or actual weekly salary for 104 Weeks whichever is less
3	Education Benefit	10000			10% of Principal SI or up to Rs 10000 or Actuals, whichever is lower for a maximum of 2 eligible children.
4	Funeral Benefits	10000			Rs 10000
5	Repatriation Of Remains	10000			Upto Rs 10000 or Actuals, whichever is lower.
6	Accidental Death	1000000			Only Permanent Employees of the company are covered,the coverage of contractual employees will be limited to during work hours
7	Accidental Dismemberment and Paralysis	1000000			Covered
8	Accidental Medical Expenses	200000			Fixed INR 200000 for IPD with Sublimit of INR 100000 for OPD or actual claims, whichever is lower
9	Coma	10000			Rs. 10000
10	Family Transportation Benefit	10000			Upto Rs. 10000 or Actuals, whichever is lower
11	Fractures/Dislocation/Burns	10000			Rs. 10000
12	Permanent Partial Disability	1000000			Covered
13	Terrorism	1000000			Covered
14	Home Alteration and Vehicle Modification Benefit	10000			Rs. 10000
15	Permanent Total Disability	1000000			Covered

Conditions if any :-

- In consideration of additional premium, Point No. 10 under Section 3- General Exclusions pertaining to Act of Terrorism stands deleted.
- Under Temporary Total Disability, such period of disability commences within <<30 Days>> after the date of the Accident causing such Injury.
- The Benefits which are mentioned in this Schedule shall only be available under the Policy.

Important Exclusions:

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

- Any Pre-existing Condition, any complication arising from it;
- Any claim of Insured Person arising from:
 - suicide or attempted suicide
 - wilful self-inflicted illness or injury except injury in self-defence or to save life; or
- 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.
- 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.
- Stamp Duty of Rs.200/- is paid as provided under N/A of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. LOA/ENF1/CSD/55/2024/4453 Validity Period Dt.23/09/2024 To Dt.13/09/2027/4453 Date:06/09/2024

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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 Detail: 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.

Prohibition of Rebates – Section 41 of Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015:

- 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.
- 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.

Date: 28/01/2025
Place: PUNE

For Policy wordings, please scan the below QR code :



For TATA AIG General Insurance Company Limited

Policy Servicing Address

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

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RECEIPT

Receipt No. : 102101097459114

Receipt Date : 28/01/2025

Policy No : 0239249431

Received with thanks from VIDYA PRATISHTHANS KAMALNAYAN BAJAJ INSTITUTE OF ENGINEERING & TECHNOLOGY a sum of Rs. 88395 (Rupees Eighty-Eight Thousand Three Hundred Ninety-Five And Paise Zero Only only) Cash Deposit, Bank Name - , towards.

Sr. No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239249431	88395	88395	0

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 : 27AABCT3518Q1ZW-MAHARASHTRA Service Accounting Code : 997133

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

Attached to and forming part of Policy No 0239249431

List of Insured Annexure "1"

Sr. No.	EMP.ID/ Unique ID	Name of Insured	Category	Tata AIG Ref No	Sum Insured (Rs.)							
					AD	DM	PTD	PPD	Fixed Medex OPD	Fixed Medex IPD	Fixed Medex OPD and IPD	Variable Medex
1	1900	Dr Lande Sudhir Bapuraoji	Employee	023924943119001	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
2	901	Dr Shinde Santaji Krishna	Employee	02392494319012	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
3	951	Dr Kulkarni Chaitanya Shrikant	Employee	02392494319513	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
4	1002	Dr Chhajer D Gyanakamal Jitendrakumar	Employee	023924943110024	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
5	1003	Nandgaonkar Sushma Shailesh	Employee	023924943110035	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
6	1005	Padulkar Digambar Machhindra	Employee	023924943110056	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
7	1008	Ambole Rajaram Hanumanant	Employee	023924943110087	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
8	1024	Shelar Manoj Datto	Employee	023924943110248	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
9	1039	Dr Paithane Pradip Mukundrao	Employee	023924943110399	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
10	1046	Sakhare Yashoda Narasingrao	Employee	0239249431104610	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
11	1057	Limkar Swapnali Anirudha	Employee	0239249431105711	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
12	1058	Pawar Sarika Dattu	Employee	0239249431105812	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
13	1060	Seema Chauhan	Employee	0239249431106013	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
14	1061	Sonawane Anjali Jeevan	Employee	0239249431106114	1,000,000	1,000,000	1,000,000	1,000,000			200,000	

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15	1062	Bhosale Monali Rahul	Employee	0239249 4311062 15	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
16	1063	Shingade Samiksha Shubham	Employee	0239249 4311063 16	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
17	1064	Jagadale Nisha Vikram	Employee	0239249 4311064 17	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
18	1065	Shelar Priya Manoj	Employee	0239249 4311065 18	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
19	1066	More Monali Uddhav	Employee	0239249 4311066 19	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
20	1067	Devkate Mayuri Sachin	Employee	0239249 4311067 20	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
21	1501	Naik Rohini Sachin	Employee	0239249 4311501 21	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
22	1502	Ghorpade Pradip Prabhakar	Employee	0239249 4311502 22	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
23	1503	Shendage Pradip Nasaheb	Employee	0239249 4311503 23	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
24	1504	Mane Apurva Vivek	Employee	0239249 4311504 24	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
25	1505	Ghule Rajashree Laxman	Employee	0239249 4311505 25	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
26	1506	Gaikwad Komal Sandeep	Employee	0239249 4311506 26	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
27	1507	Ghadage Swati Satyajit	Employee	0239249 4311507 27	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
28	1508	Jadhav Hemakshav	Employee	0239249 4311508 28	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
29	1509	Gawade Roshani Rameshwar	Employee	0239249 4311509 29	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
30	1510	Salunke Chaitrali Ashok	Employee	0239249 4311510 30	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
31	1951	Dr Rangole Jyoti Sanatkumar	Employee	0239249 4311951 31	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
32	2001	Deshmukh Vikas Uttamrao	Employee	0239249 4312001 32	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
33	2002	Dr Shastri Rajveer Kushaldev	Employee	0239249 4312002 33	1,000,000	1,000,000	1,000,000	1,000,000			200,000	

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34	2006	Dr Patil Balasaheb Hanumantrao	Employee	0239249431200634	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
35	2013	Surwase Varsha Sunil	Employee	0239249431201335	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
36	2034	Arotale Parshuram Narayan	Employee	0239249431203436	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
37	2044	Biradar Shashank Devidas	Employee	0239249431204437	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
38	2053	Dr Jadhav Madan Mohan	Employee	0239249431205338	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
39	2056	Tarade Rohit Shankarrao	Employee	0239249431205639	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
40	2060	Jaiswal Pooja Nitesh	Employee	0239249431206040	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
41	2086	Upadhye Pavan Dipak	Employee	0239249431208641	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
42	2091	Rokade Shreemanti Dattatray	Employee	0239249431209142	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
43	2092	Piske Rohit Shivaji	Employee	0239249431209243	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
44	2210	Sabale Snehal Rajendra	Employee	0239249431221044	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
45	2211	Gawade Mayur Shivaji	Employee	0239249431221145	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
46	2212	Kate Manali Ranjeet	Employee	0239249431221246	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
47	2213	Biradar Nivralkpata Shashank	Employee	0239249431221347	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
48	2507	Yeole Dipak Suresh	Employee	0239249431250748	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
49	2509	Kulkarni Jyoti Sachin	Employee	0239249431250949	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
50	2512	Dr Shaikh Hafiz Minhajuddin	Employee	0239249431251250	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
51	2516	Shelar Sandeep Dattoba	Employee	0239249431251651	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
52	2520	Deokate Vaishali Vishal	Employee	0239249431252052	1,000,000	1,000,000	1,000,000	1,000,000			200,000	

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53	2521	Raskar Shijaji Kisan	Employee	0239249 4312521 53	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
54	2523	Golande Ajinkya Vijay	Employee	0239249 4312523 54	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
55	2524	Akhade Akshay Babasaheb	Employee	0239249 4312524 55	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
56	3001	Dr Takale Sheetal Ajay	Employee	0239249 4313001 56	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
57	3004	Patil Pradeep Manikrao	Employee	0239249 4313004 57	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
58	3006	Kare Santosh Sahebrao	Employee	0239249 4313006 58	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
59	3016	Rampurkar Vyanktesh Vijaykumar	Employee	0239249 4313016 59	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
60	3031	Bhagwat Keshav Sitaram	Employee	0239249 4313031 60	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
61	3034	Dr Bhandare Trupti Vasantao	Employee	0239249 4313034 61	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
62	3036	Kokare Priyanka Nainal	Employee	0239249 4313036 62	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
63	3040	Panchal Rajkumar Vamanrao	Employee	0239249 4313040 63	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
64	3041	Rajpure Amol Subhash	Employee	0239249 4313041 64	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
65	3042	Mehta Devika Veerkumar	Employee	0239249 4313042 65	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
66	3043	Khalate Kajal Pradeep	Employee	0239249 4313043 66	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
67	4004	DrChitragar Parashuram Ramanna	Employee	0239249 4314004 67	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
68	4006	DrKolekar Avinash Hanumant	Employee	0239249 4314006 68	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
69	4009	Dr Bhosle Sachin Madhavrao	Employee	0239249 4314009 69	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
70	4026	Shelge Shrinivas Vishwambharrao	Employee	0239249 4314026 70	1,000,000	1,000,000	1,000,000	1,000,000			200,000	

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71	4029	Borate Hanumanth P. P. opat	Employee	0239249 4314029 71	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
72	4030	Kale Prachi Dhananjay	Employee	0239249 4314030 72	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
73	4034	Bhagwat Vishal Baburao	Employee	0239249 4314034 73	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
74	4038	Jadhav Keshav Madhukar	Employee	0239249 4314038 74	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
75	4039	Rupanwar Dadasaheb Dagadu	Employee	0239249 4314039 75	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
76	4049	Yadav Mona Sitaram	Employee	0239249 4314049 76	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
77	4050	Dhandore Pravin Vijay	Employee	0239249 4314050 77	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
78	4051	Kumbhar Suraj Hari bhau	Employee	0239249 4314051 78	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
79	4056	DrLande Manisha Sudhir	Employee	0239249 4314056 79	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
80	4057	DrGawande Vipin Bhaskarrao	Employee	0239249 4314057 80	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
81	4058	Mahadik Shrikant Chandrakant	Employee	0239249 4314058 81	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
82	4059	Bhosale Deepak Sambhaji	Employee	0239249 4314059 82	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
83	4061	DrTodkari Vinod Chandrakant	Employee	0239249 4314061 83	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
84	5002	DrNarule Giridhar Narayanrao	Employee	0239249 4315002 84	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
85	5010	DrNayak Chittaranjan Birabar	Employee	0239249 4315010 85	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
86	5023	Patil Dilip Gulabrao	Employee	0239249 4315023 86	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
87	5032	Walke Snehal Balkrishna	Employee	0239249 4315032 87	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
88	5040	Jagdale Umesh Tukaram	Employee	0239249 4315040 88	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
89	5045	Bhong Jyoti Chhagan	Employee	0239249 4315045 89	1,000,000	1,000,000	1,000,000	1,000,000			200,000	

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IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | UIN: TATPAGP23093V032223

90	5046	Dr Morkhade Samadhan Ganpat	Employee	0239249431504690	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
91	5047	Ahiwale Dhiraj Dipak	Employee	0239249431504791	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
92	5048	Khartode Rushikesh Ramesh	Employee	0239249431504892	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
93	5049	Gaikwad Abhijit Mohanlal	Employee	0239249431504993	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
94	5051	Dr Patil Ravindra Jaysing	Employee	0239249431505194	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
95	5052	Bokey Pallavi Arunoday	Employee	0239249431505295	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
96	5059	Dr Suryawanshi Nagesh Tatoba	Employee	0239249431505996	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
97	5060	Tambe Yogesh Hemantkumar	Employee	0239249431506097	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
98	6003	Dr Disale Anil Sukhdeo	Employee	0239249431600398	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
99	6005	Dr Sajjan Aparna Ganeshappa	Employee	0239249431600599	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
100	6007	Sonawane Deepak Sitaram	Employee	02392494316007100	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
101	6023	Bhoite Gauri Gajendra	Employee	02392494316023101	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
102	6035	Dr Patil Anil Bhaurao	Employee	02392494316035102	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
103	6041	Dr Jadhav Nitin Appa	Employee	02392494316041103	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
104	6044	Dr Shelke Nitin Tukaram	Employee	02392494316044104	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
105	6045	Thube Supriya Ashish	Employee	02392494316045105	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
106	6047	Jadhav Amol Suresh	Employee	02392494316047106	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
107	6050	Khandagale Abhijeet Popat	Employee	02392494316050107	1,000,000	1,000,000	1,000,000	1,000,000			200,000	

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108	6051	Khot Shubhanghi Shankar	Employee	0239249 4316051 108	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
109	6052	Dr Hiwarekar Anil Prabhakar	Employee	0239249 4316052 109	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
110	6053	Dr Sahuji Nirmal Kulbhushan	Employee	0239249 4316053 110	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
111	8501	Kore Vishal Suryakant	Employee	0239249 4318501 111	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
112	8502	Dr Patil Bipin Santosh	Employee	0239249 4318502 112	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
113	1101	Wagh Sachin Vitthal	Employee	0239249 4311101 113	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
114	1104	Lad Swati Vikas	Employee	0239249 4311104 114	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
115	1108	Zargad Rupali Nitin	Employee	0239249 4311108 115	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
116	1109	Bhosale Vaibhav Vasantrao	Employee	0239249 4311109 116	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
117	1111	Nimbalkar Ganesh Dhondiram	Employee	0239249 4311111 117	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
118	1113	Taware Dadaso Yashwant	Employee	0239249 4311113 118	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
119	1114	Jagtap Kusumanjali Prashant	Employee	0239249 4311114 119	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
120	1115	Dhage Shital Sagar	Employee	0239249 4311115 120	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
121	2101	Date Charudatta Ashutosh	Employee	0239249 4312101 121	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
122	2102	Jadhav Rajaram Bapurao	Employee	0239249 4312102 122	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
123	2103	Nimbalkar Umesh Suresh	Employee	0239249 4312103 123	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
124	2104	Dhumal Sunil Chandrakant	Employee	0239249 4312104 124	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
125	2105	Jadhav Nitin Ramchandra	Employee	0239249 4312105 125	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
126	2107	Waykule Dattatray Vitthal	Employee	0239249 4312107 126	1,000,000	1,000,000	1,000,000	1,000,000			200,000	

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127	2108	Pawar Rahul Vasant	Employee	0239249 4312108 127	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
128	2109	Gade Santosh Popat	Employee	0239249 4312109 128	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
129	2110	Magar Santosh Tukaram	Employee	0239249 4312110 129	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
130	2112	Jagtap Sonali Nilesh	Employee	0239249 4312112 130	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
131	4102	Utpat Milind Suresh	Employee	0239249 4314102 131	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
132	4104	Kate Uddhav Ramdas	Employee	0239249 4314104 132	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
133	4105	Markad Sunil Bhimrao	Employee	0239249 4314105 133	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
134	4106	Nimbalkar Rahul Laxman	Employee	0239249 4314106 134	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
135	4107	Taware Dipak Jalindar	Employee	0239249 4314107 135	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
136	4203	Sutar Dhananjay Uday	Employee	0239249 4314203 136	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
137	4204	Shendge Sadashiv Dattatraya	Employee	0239249 4314204 137	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
138	4205	Thombare Vinitkumar Arjun	Employee	0239249 4314205 138	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
139	4206	Kadhane Sudam Kisan	Employee	0239249 4314206 139	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
140	5106	Sonawane Jeevan Ramchandra	Employee	0239249 4315106 140	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
141	7003	Sarode Purnima Ganesh	Employee	0239249 4317003 141	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
142	7004	Dere Nisha Santosh	Employee	0239249 4317004 142	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
143	7102	Jagtap Sanjay Dattatraya	Employee	0239249 4317102 143	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
144	8002	Dandavate Shashank Shrikant	Employee	0239249 4318002 144	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
145	8004	Jankar Santosh Vitthal	Employee	0239249 4318004 145	1,000,000	1,000,000	1,000,000	1,000,000			200,000	

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146	8005	Shirke Sanjay Sadas hivi	Employee	0239249 4318005 146	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
147	8006	Jagtap Santosh Raghunath	Employee	0239249 4318006 147	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
148	8007	Jagtap Dipak Baburao	Employee	0239249 4318007 148	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
149	8009	Deokate Dilip Ramdas	Employee	0239249 4318009 149	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
150	8010	Suryavanshi Pravin Dnyandeo	Employee	0239249 4318010 150	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
151	8013	Sonawane Dayanand Shankar	Employee	0239249 4318013 151	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
152	8018	Saste Pra deep Laxmanrao	Employee	0239249 4318018 152	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
153	9001	Nagare Pravin Narayan	Employee	0239249 4319001 153	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
154	9002	Kekan Dada Maruti	Employee	0239249 4319002 154	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
155	9003	Choudhar Ganesh Dattatray	Employee	0239249 4319003 155	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
156	9004	Bhosale Sunil Vitthalrao	Employee	0239249 4319004 156	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
157	9005	Khomane Nandkumar Vitthal	Employee	0239249 4319005 157	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
158	9006	Kare Jagann Shivaji	Employee	0239249 4319006 158	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
159	9007	Gaikwad Pravin Bhagwan	Employee	0239249 4319007 159	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
160	9010	Ovekar Prakash Das harath	Employee	0239249 4319010 160	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
161	9011	Sonawane Yashwant Ramchandra	Employee	0239249 4319011 161	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
162	9012	Bhoite Vishwajeet Dilip	Employee	0239249 4319012 162	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
163	9013	Jagtap Nandakumar Vishwanath	Employee	0239249 4319013 163	1,000,000	1,000,000	1,000,000	1,000,000			200,000	

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164	9014	Kakade Ra hul Vitthal	Employee	0239249 4319014 164	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
165	9015	Taware Ki ran Dhans ing	Employee	0239249 4319015 165	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
166	9017	Khalate G anesh Tan aji	Employee	0239249 4319017 166	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
167	9018	Bhosale A mol Dnya ndeo	Employee	0239249 4319018 167	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
168	9019	Vhargar B ramhdeo Dagadu	Employee	0239249 4319019 168	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
169	9020	Khandeka r Kiran Ma cchindra	Employee	0239249 4319020 169	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
170	9021	Kale Chan drakant Di nkar	Employee	0239249 4319021 170	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
171	9022	Khandale Mangesh Chandrak ant	Employee	0239249 4319022 171	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
172	9023	Thorat Na naso Balir am	Employee	0239249 4319023 172	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
173	9024	More Sant osh Ajinat h	Employee	0239249 4319024 173	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
174	9026	Kudale Ha numant H iralal	Employee	0239249 4319026 174	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
175	9027	Gaikwad J yoti Dadas ahab	Employee	0239249 4319027 175	1,000,000	1,000,000	1,000,000	1,000,000			200,000	
176	9028	Londhe La ta Umesh	Employee	0239249 4319028 176	1,000,000	1,000,000	1,000,000	1,000,000			200,000	

Annexure 3

Accidental Dismemberment And Paralysis

"The Percentage (%) of Sum Insured under (B2) Accidental Dismemberment and Paralysis as mentioned below shall supersede the policy wordings.

Nature of Losses	Up to Percentage(%) of Sum Insured
Both Hands or Both Feet	100
Sight of Both Eyes	100
One Hand and One Foot	100
Either Hand or Foot and Sight of One Eye	100
Speech and Hearing in Both Ears	100
Permanent and incurable insanity	100
Permanent Total Loss of the Central Nervous System or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry our Daily Activities essential to life without full time assistance	100

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Either Hand or Foot	50
Sight of One Eye	50
Speech or Hearing in Both Ears	50
Hearing in One Ear	25
Thumb and Index Finger of Same Hand	25
Quadriplegia	100
Paraplegia	50
Hemiplegia	50
Uniplegia	25
Permanent Total Loss of Mastication	100

Permanent Partial Disability

"The Percentage (%) of Sum Insured under (B2) Accidental Dismemberment and Paralysis as mentioned below shall supersede the policy wordings.

Nature of Losses	Up to Percentage(%) of Sum Insured
Loss of toes all	20
Great Toe	5
other than great toe if more than one toe lost each	1
Loss of ring finger	5
Loss of middle finger	6
Loss of index finger	10
Loss of thumb	15
Loss of four fingers	25
Loss of four fingers and thumb of one hand	40
Loss of hearing one ear	25
Loss of hearing both ears	50
Loss of little finger	4

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