

**Group Accident Guard Policy
Group Policy Schedule**

Roll Over-MarutiCourier-21034344662462-391526



Policyholder Details

Policyholder name : VIDYA PRATISHTHANS KAMALNAYAN BAJAJ INSTITUTE OF ENGINEERING & TECHNOLOGY
 Policyholder Address : BARAMATI (M.S.)
 PUNE-413133
 PUNE
 MAHARASHTRA
 India

Policyholder Contact No:
 Policyholder E-mail id:

Intermediary Code: AIGI7705P
 Intermediary Contact No: 9890959001
 Intermediary Name: NANDINI PRASHANT TEKALE

Policy Number: 0239249431 Renewal No: 00 Endorsement No: 00 Place of Supply: MAHARASHTRA State code: 27	Business Description: Educational Institute
Number of Lives Covered: 168	Territory Limit: Worldwide
Policy Type: Named	Operative Time: 24 Hrs
Relationship Type: Employer Employee	Sum Insured Basis: Fixed
	Loan Type:
Sum Insured Type: Fixed	Total Sum Insured: INR 84,000,000
Maximum Sum Insured: INR 500,000	Aggregate limit for any one accident: INR 50,000,000 Aggregate limit for any one year: INR 0
Age Group: 18 years to 65 years	Payment frequency: Annual

Policy Period: From: 28/01/2022 21:45hr To 27/01/2023 23:59hr

Premium details	
Net Premium (Rs):	44,788.80
UGST/SGST @9 % (Rs.)	4,030.99
CGST @9 % (Rs.)	4,030.99
Gross Premium (Rs)	52,850.78

GSTIN: 27AABCT3518Q1ZW-MAHARASHTRA, Service Accounting Code: 997133

Insured Description: Educational Institute

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	Category_1	168	500,000	500,000	500,000	500,000	0	50,000	0	0	

Coverage Details:

Sr No.	Coverages	SI Per Person	Deductible	Co pay(%)	Remarks
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● Conditions if any :-

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

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) | Fax: 022 6693 8170 | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGT21196V022021

1	Accidental Medical Expenses	8,400,000			Fixed Rs. 50000 or actual claims as In patient hospitalization(24 hrs hospitalization required) or actual claim whichever is lower
2	Permanent Total Disability	84,000,000			Covered
3	Terrorism	84,000,000			Covered
4	Permanent Partial Disability	84,000,000			Covered
5	Accidental Death	84,000,000			Permanent Employees
6	Accidental Dismemberment and Paralysis	84,000,000			Covered
7	Temporary Total Disability	840,000			1% of Si or Rs 5000 or actual weekly salary for 104 weeks or actual whichever is less

“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:

1. Any Pre-existing Condition, any complication arising from it;
2. suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or illness
3. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed
4. Participation in an actual or attempted felony, riot, crime, misdemeanor(excluding traffic violations) or civil commotion
5. Mosquito bite and resultant diseases;

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 25.00 (RUPEES AND PAISE) vide Receipt/Challan no. LOA/CSD/198/2021/4893 dated 29/11/2021*

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 1800-266-7780/022-66939500 (toll free) or you may email to the customer service desk at customersupport@tataaig.com. Senior citizens can call our dedicated line at 1800 229966. Please refer The Company's Website for the grievance redressal policy

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.

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

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

Date: 28/01/2022

Place: PUNE

For Policy wordings, please scan the below QR code :



For TATA AIG General Insurance Company Limited



Authorised Signatory

Policy Servicing Address

3RD FLOOR, THE ORION KOREGAON PARK ROAD, OPP. ST. MIRA'S COLLEGE FOR GIRLS,, ARJUN MANSUKHANI PATH, PUNE, MAHARASHTRA., , PUNE, PUNE, MAHARASHTRA, 411001

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RECEIPT

Receipt No : 102101027424346

Receipt Date : 31/01/2022

Policy No : 0239249431

Received with thanks from VIDYA PRATISHTHANS KAMALNAYAN BAJAJ INSTITUTE OF ENGINEERING & TECHNOLOGY a sum of Rs. 52851(Rupees Fifty-Two Thousand Eight Hundred Fifty-One And Paise Zero Only)

Sr.No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239249431	52,850.78	52,851.00	-0.22

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