

**Group Accident Guard Policy
Group Policy Schedule**

Roll Over-TrackOn--1580826

Policyholder Details

Policyholder name : ATRIA INSTITUTE OF TECHNOLOGY
 Policyholder Address : ASKB CAMPUS 1ST MAIN ROAD AGS COLONY
 ANANDNAGAR HEBBAL
 BANGALORE-560019
 BANGALORE
 KARNATAKA
 India

Policyholder Contact No:
 Policyholder E-mail id:

Intermediary Code: NA
 Intermediary Contact No: 18002660597
 Intermediary Name: DIRECT BANCA

Policy Number: 0239624642 Renewal No: 00 Endorsement No: 00 Place of Supply: KARNATAKA State code: 29	Business Description: Educational Institute
Number of Lives Covered: 1761	Territory Limit: Worldwide
Policy Type: Unnamed	Operative Time: 24 Hrs
Relationship Type: Non Employer Employee	Sum Insured Basis: Fixed
	Loan Type:
Sum Insured Type: Fixed	Total Sum Insured: INR 88,050,000
Maximum Sum Insured: INR 50,000	Aggregate limit for any one accident: INR 50,000,000 Aggregate limit for any one year: INR 0
Age Group: 3 years to 25 years	Payment frequency: Annual

Policy Period: From: 26/08/2022 14:43hr To 25/08/2023 23:59hr

Premium details	
Net Premium (Rs):	131,803.81
UGST/SGST @9 % (Rs.)	11,862.34
CGST @9 % (Rs.)	11,862.34
Gross Premium (Rs)	155,528.49

GSTIN: 29AABCT3518Q1ZS-KARNATAKA, 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	Students	1761	88,050,000	88,050,000	88,050,000	88,050,000	0	20,000	0	0	

Coverage Details:

Sr No.	Coverages	Average SI Per Person	Deductible	Co pay(%)	Remarks
1	Accidental Death	50000			Only Students of the Institute are covered
2	Permanent Partial Disability	50000			Covered

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

3	Accidental Dismemberment and Paralysis	50000			Covered
4	Permanent Total Disability	50000			Covered
5	Terrorism	50000			Covered
6	Accidental Medical Expenses	20000			Fixed Rs. 20,000 or actual claims as In patient hospitalization(24 hrs hospitalization required), whichever is lower.

● Conditions if any :-

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

● 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 2.50 (RUPEES AND PAISE) vide Receipt/Challan no. dated 31/08/2022*

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) 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

Prohibition of Rebates – Section 41 of Insurance Act, 1938 as amended by Insurance Laws (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

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Date: 31/08/2022
Place: BANGALORE

For Policy wordings, please scan the below QR code :



For TATA AIG General Insurance Company Limited

Authorised Signatory

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 : 105001034792625

Receipt Date : 31/08/2022

Policy No : 0239624642

Received with thanks from ATRIA INSTITUTE OF TECHNOLOGY a sum of Rs. 155528(Rupees One Lakh Fifty-Five Thousand Five Hundred Twenty-Eight And Paise Zero Only)

Sr.No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239624642	155,528.49	155,528.00	0.49

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: 29AABCT3518Q1ZS-KARNATAKA, Service Accounting Code: 997133

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

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
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(%) 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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