

**Group Accident Guard Policy
Group Policy Schedule**

New Business---176401



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:
Intermediary Name: DIRECT BANCA

Policy Number: 0239020068
Renewal No: 00
Endorsement No: 00
Place of Supply: KARNATAKA
State code: 29

Business Description: Educational Institute

Number of Lives Covered: 1706

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 85,300,000

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: 15/07/2021 12:59hr To 14/07/2022 23:59hr

Premium details	
Net Premium (Rs):	127,687.00
UGST/SGST @9 % (Rs.)	11,491.83
CGST @9 % (Rs.)	11,491.83
Gross Premium (Rs)	150,670.66

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	1706	85,300,000	85,300,000	85,300,000	85,300,000	0	20,000	0	0	

Coverage Details:

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

Sr No.	Coverages	SI Per Person	Deductible	Co pay(%)	Remarks
1	Accidental Death	85,300,000			Students
2	Permanent Total Disability	85,300,000			Covered
3	Accidental Dismemberment and Paralysis	85,300,000			Covered
4	Terrorism	85,300,000			Covered
5	Accidental Medical Expenses	20,000			Fixed IPD - Rs 20000 or actuals whichever is lower
6	Permanent Partial Disability	85,300,000			Covered

● 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. CSD/86/2021/2388 dated 13/07/2021*

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) 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 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

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Date: 15/07/2021
Place: BANGALORE

For Policy wordings, please scan the below QR code :



For TATA AIG General Insurance Company Limited

Authorised Signatory

Policy Servicing Address

2ND FLOOR, JP & DEVI JAMBUKESWAR ARCADE, NO.69 MILLERS ROAD, BANGALORE, , BANGALORE, BANGALORE, KARNATAKA, 560052

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RECEIPT

Receipt No : 105001022591526

Receipt Date : 25/08/2021

Policy No : 0239020068

Received with thanks from ATRIA INSTITUTE OF TECHNOLOGY a sum of Rs. 150671(Rupees One Lakh Fifty Thousand Six Hundred Seventy-One And Paise Zero Only)

Sr.No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239020068	150,670.66	150,671.00	-0.34

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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