



WITH YOU ALWAYS

Group Accident Guard Policy Group Policy Schedule

Policyholder Details

Policyholder name : **PATEL INSTITUTE OF SCIENCE AND MANAGEMENT**
 Policyholder Address : OUTER RING ROAD, BEHIND SAKRA WORLD HOSPITAL,
 BELLANDUR POST, BENGALURU, KARNATAKA
 BENGALURU (BANGALORE) URBAN
 BANGALORE SOUTH-560103
 KARNATAKA
 INDIA

Cust GSTIN number:

Policyholder Contact No.:

Policyholder E-mail id: ceo@pateledu.com

Intermediary code: AIG9503J

Intermediary Contact No: 9964349500

Intermediary Name: S SONY

Policy Number 0239785049
 Renewal Number: 01
 Endorsement Number:
 Place of Supply: KARNATAKA
 State Code: 29

Business Description: Educational Institute

Number of Lives Covered: 27

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 8100000

Maximum Sum Insured: INR 300000

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 13/02/2025 00:01 Hrs To 12/02/2026 23:59 Hrs

Premium details	
Net Premium (Rs):	5,882
UGST/SGST 9% (Rs.)	529
CGST 9% (Rs.)	529
Gross Premium (Rs)	6,941

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	Category_1	27	300,000	300,000	300,000	300,000		30,000			

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	1000			Rs. 1000
2	Fractures/Dislocation/Burns	10000			Rs. 10000
3	Permanent Total Disability	300000			covered.
4	Accidental Dismemberment and Paralysis	300000			covered.
5	Repatriation Of Remains	2500			Upto Rs 2500 or Actuals, whichever is lower.
6	Funeral Benefits	2500			Rs 2500
7	Coma	5000			Rs. 5000
8	Temporary Total Disability	1000			1% of AD SI or INR 1000 or actual weekly salary for 104 Weeks whichever is less
9	Accidental Death	300000			Only Permanent Employees of the company are covered, the coverage of contractual employees will be limited to during work hours.
10	Education Benefit	10000			10% of Principal SI or upto Rs 10000 or Actuals, whichever is lower for maximum 2 eligible children.
11	Terrorism	300000			covered.
12	Family Transportation Benefit	10000			Upto Rs. 10000 or Actuals, whichever is lower.
13	Accidental Medical Expenses	30000			Fixed INR 30000 for IPD or actual claims , whichever is lower.
14	Permanent Partial Disability	300000			covered.
15	Home Alteration and Vehicle Modification Benefit	5000			Rs. 5000

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:

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.

- i. Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.
- ii. Stamp Duty of Rs.60/- is paid as provided under Article 47-C 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/90/2024/25/5 Validity Period Dt.16/01/2025 To Dt.31/12/2027/5 Date:01/01/2025

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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:

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: 13/02/2025
Place: BANGALORE

For Policy wordings, please scan the below QR code :



For TATA AIG General Insurance Company Limited

Digitally Signed by: Shammi Kapoor

Date: 17/02/2025

Location: Mumbai

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. : 105001099186032

Receipt Date : 13/02/2025

Policy No : 0239785049

Received with thanks from PATEL INSTITUTE OF SCIENCE AND MANAGEMENT a sum of Rs. 6941 (Rupees Six Thousand Nine Hundred Forty-One And Paise Zero Only only) Cash Deposite, Bank Name - , towards.

Sr. No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239785049	6941	6941	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 avoid.
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.

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Attached to and forming part of Policy No 0239785049

List of Insured Annexure "1"

Sr. No.	EMP.ID/ Unique I D	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	1	Dr Ashok A R Gowd a	Category _1	0239785 04911	300,000	300,000	300,000	300,000		30,000		
2	2	Dr Adhina rayanan	Category _1	0239785 04922	300,000	300,000	300,000	300,000		30,000		
3	3	Dr Ghatti Radhakris hna Murt hy	Category _1	0239785 04933	300,000	300,000	300,000	300,000		30,000		
4	4	Dr Jeena R aju	Category _1	0239785 04944	300,000	300,000	300,000	300,000		30,000		
5	5	Mrs Prem a Kumari S	Category _1	0239785 04955	300,000	300,000	300,000	300,000		30,000		
6	6	Mr Sharat hchandra Kamath K	Category _1	0239785 04966	300,000	300,000	300,000	300,000		30,000		
7	7	Mrs Arpit ha Sampa th Kumar	Category _1	0239785 04977	300,000	300,000	300,000	300,000		30,000		
8	8	Mr Sharan appa	Category _1	0239785 04988	300,000	300,000	300,000	300,000		30,000		
9	9	Mrs Mrud ula Mallik a	Category _1	0239785 04999	300,000	300,000	300,000	300,000		30,000		
10	10	Mr Nagar ajnaik	Category _1	0239785 0491010	300,000	300,000	300,000	300,000		30,000		
11	11	Mr Adduri Jagannath	Category _1	0239785 0491111	300,000	300,000	300,000	300,000		30,000		
12	12	Mr Gowth am Sai Re ddy	Category _1	0239785 0491212	300,000	300,000	300,000	300,000		30,000		
13	13	Mrs Naina Pundir	Category _1	0239785 0491313	300,000	300,000	300,000	300,000		30,000		
14	14	Dr Swarna latha S R	Category _1	0239785 0491414	300,000	300,000	300,000	300,000		30,000		
15	15	Mrs Rshik a Kulkarni	Category _1	0239785 0491515	300,000	300,000	300,000	300,000		30,000		
16	16	Mrs Kumu dhini	Category _1	0239785 0491616	300,000	300,000	300,000	300,000		30,000		
17	17	Mrs Savith a R Swam y	Category _1	0239785 0491717	300,000	300,000	300,000	300,000		30,000		
18	18	Mrs Jyothi Reddy	Category _1	0239785 0491818	300,000	300,000	300,000	300,000		30,000		
19	19	Mrs Sathy a Manicka m	Category _1	0239785 0491919	300,000	300,000	300,000	300,000		30,000		

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20	20	Dr Gunjan sharma	Category _1	0239785 0492020	300,000	300,000	300,000	300,000		30,000		
21	21	Mrs Durga devi	Category _1	0239785 0492121	300,000	300,000	300,000	300,000		30,000		
22	22	Mr Shashi dhar G K	Category _1	0239785 0492222	300,000	300,000	300,000	300,000		30,000		
23	23	Mr Shubh ash K	Category _1	0239785 0492323	300,000	300,000	300,000	300,000		30,000		
24	24	Mr Sunil	Category _1	0239785 0492424	300,000	300,000	300,000	300,000		30,000		
25	25	Miss Nive ditha	Category _1	0239785 0492525	300,000	300,000	300,000	300,000		30,000		
26	26	Dr Alhil Ba tt	Category _1	0239785 0492626	300,000	300,000	300,000	300,000		30,000		
27	27	Mrs Binsu prya Sahu	Category _1	0239785 0492727	300,000	300,000	300,000	300,000		30,000		

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
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.

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