

				Gr	oup Accide <u>Group Pol</u>		-					
Roll O	ver-TrackOn158	0826					<u>aure</u>					
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:					
Inter	mediary Co	ode: NA										
	mediary Co			26605	97							
	mediary Na											
Renewa Endorse	Jumber: 0239624 al No: 00 ement No: 00 f Supply: KARNA ode: 29					Business	s Descriptio	n: Educat	tional I	Institute		
Numbei	r of Lives Covered	d: 1876				Territory Limit: Worldwide						
Policy 1	ype: Unnamed					Operative Time: 24 Hrs						
Relatior	nship Type: Non I	Employer Em	ployee			Sum Insured Basis: Fixed						
						Loan Type:						
Sum Ins	sured Type: Fixed	1				Total Sum Insured: INR 88,050,000						
Maximu	m Sum Insured:	INR 50,000				Aggregate limit for any one accident: INR 50,000,000 Aggregate limit for any one year: INR 0						
Age Gro	oup: 3 years to 25	5 years				Payment frequency: Annual						
Policy F	Period: From: 26/0	8/2023 14:4	3hr To 25/08	8/2024 23:	59hr							
Premiu	ım details											
Net Pre	mium (Rs):		131,80	03.81								
UGST/S	SGST @9 % (Rs.)	11,862	2.34								
CGST	@9 % (Rs.)		11,862	2.34								
Gross F	Premium (Rs)		155,52	28.49								
	29AABCT3518Q			ce Accour	nting Code: 997	7133						
Insured	Description: Edu	cational Instit	ute							Fixed		
Sr. No.	Category Description	No. of Insured	AD	DM	PTD	PPD	Fixed Medex OPD	Fixe Mede IPD	ex	Fixed Medex OPD and IPD	Variable Medex	Remarks
1	Students	1876	88,050,0 00	88,050, 00	0 88,050,0 00	88,050,0 00	0	20,00	00	0	0	
Covera	ge Details:						1		1			
Sr No.	Coverages	Coverages		1	Avergae SI Per Person		Deductible		Co pay(%)		Remarks	
1	Accidental Death			5	50000					-	dents of the are covered	
2	Permanent Partial Disability			5	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) I Fax: 022 6693 8170 I 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 noncooperation, 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 (tolled) or you may email to the customer service desk at <u>customersupport@tataaig.com</u>. 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 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

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.**



For Policy wordings, please scan the below QR code : For TATA AIG General Insurance Company Limited Date: 26/08/2023 Place: BANGALORE lalper Authorised Signatory **Policy Servicing Address** Peninsula Business Park, Tower A, 15th Floor, Ganpatrao Kadam Marg, Lower Parel, MUMBAI, MAHARASHTRA-400013 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



RECEIPT

Receipt No: 105001034792625

Receipt Date : 26/08/2023 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 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

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.**



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

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.**