

**Group Accident Guard Policy
Group Policy Schedule**

New Business---4246880

Policyholder Details

Policyholder name : JAYPEE UNIVERSITY OF ENGINEERING AND TECHNOLOGY
 Policyholder Address : A B ROAD RAGHOGARH GUNA
 GUNA-473226
 GUNA
 MADHYA PRADESH
 India
 Cust GSTIN number: 23AAAJJ0702C1Z5

Policyholder Contact No:
 Policyholder E-mail id:

Intermediary Code: CA0069
 Intermediary Contact No: 1800 209 2001
 Intermediary Name: AXIS BANK LTD

Policy Number: 0239776381
 Renewal No: 00
 Endorsement No: 00
 Place of Supply: MADHYA PRADESH
 State code: 23

Business Description: Educational Institute

Number of Lives Covered: 3554

Territory Limit: Worldwide

Policy Type: Named

Operative Time: 24 Hrs

Relationship Type: Non Employer Employee

Sum Insured Basis: Graded

Loan Type:

Sum Insured Type: Graded

Total Sum Insured: INR 2,665,500,000

Maximum Sum Insured: INR 1,000,000

Aggregate limit for any one accident: INR 50,000,000
 Aggregate limit for any one year: INR 0

Age Group: 3 years to 65 years

Payment frequency: Annual

Policy Period: From: 08/09/2023 00:01 Hrs To 07/09/2024 23:59 Hrs

Premium details	
Net Premium (Rs):	329,988.90
UGST/SGST @9 % (Rs.)	29,699.00
CGST @9 % (Rs.)	29,699.00
Gross Premium (Rs)	389,387.00

GSTIN: 23AABCT3518Q1Z4-MADHYA PRADESH, 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	Student	1777	500,000	500,000	500,000	500,000	0	50,000	0	0	
2	Parent	1777	1,000,000	1,000,000	1,000,000	1,000,000	0	0	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) | Email: customersupport@tataaig.com
 IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | UIN: TATPAGP23093V032223

Sr No.	Coverages	Average SI Per Person	Deductible	Co pay(%)	Remarks
1	Accidental Death	750000			Students & Earning Parents
2	Permanent Partial Disability	750000			covered
3	Permanent Total Disability	750000			covered
4	Terrorism	750000			covered
5	Accidental Medical Expenses	50000			Rs. 50,000 or actual claims as In patient hospitalization (24 hrs hospitalization required) or actual claims whichever is lower. (Only for Students)
6	Accidental Dismemberment and Paralysis	750000			covered

- Conditions if any :-

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

- **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

- Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.
- Stamp Duty of Rs.50/- is paid as provided under N/A 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/CSD/120/2023/3624/23 Validity Period Dt.04/09/2023 To Dt.24/08/2025/3624 Date:01/09/2023

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 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 TheCompany's Website for the grievance redressal policy

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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: 30/10/2023

Place: BHOPAL

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 : 102961059446044

Receipt Date : 30/10/2023

Policy No : 0239776381

Received with thanks from JAYPEE UNIVERSITY OF ENGINEERING AND TECHNOLOGY a sum of Rs. 389387(Rupees Three Lakhs Eighty-Nine Thousand Three Hundred Eighty-Seven And Paise Zero Only)

Sr.No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239776381	389,387.00	389,387.00	0.00

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: 23AABCT3518Q1Z4-MADHYA PRADESH, 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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