

**Group Accident Guard Policy  
Group Policy Schedule**

New Business-MarutiCourier-21034344596582-420997



**Policyholder Details**

Policyholder name : K V SUBBAREDDY INSTITUTE OF TECHNOLOGY  
 Policyholder Address : KURNOOL,ANDHRA  
 KURNOOL-518001  
 KURNOOL  
 ANDHRA PRADESH  
 India  
 Cust GSTIN number: 37AAA4V4191N1ZX

Policyholder Contact No:  
 Policyholder E-mail id:

**Intermediary Code: AGINASXPB9038Q**  
**Intermediary Contact No: 9177287508**  
**Intermediary Name: B V RAMANA**

Policy Number: 0239245231 Renewal No: 00 Endorsement No: 00 Place of Supply: ANDHRA PRADESH State code: 37	Business Description: Service Industry
Number of Lives Covered: 174	Territory Limit: Worldwide
Policy Type: Named	Operative Time: 24 Hrs
Relationship Type: Employer Employee	Sum Insured Basis: Fixed
	Loan Type:
Sum Insured Type: Fixed	Total Sum Insured: INR 17,400,000
Maximum Sum Insured: INR 100,000	Aggregate limit for any one accident: INR 50,000,000 Aggregate limit for any one year: INR 0
Age Group: 18 years to 65 years	Payment frequency: Annual
Policy Period: From: 17/01/2022 19:13hr To 16/01/2023 23:59hr	

Premium details	
Net Premium (Rs):	8,411.16
UGST/SGST @9 % (Rs.)	757.00
CGST @9 % (Rs.)	757.00
Gross Premium (Rs)	9,925.16

GSTIN: 37AABCT3518Q1ZV-ANDHRA PRADESH, Service Accounting Code: 997133

Insured Description: Service Industry

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	174	100,000	0	100,000	0	0	30,000	0	0	

**Coverage Details:**

Sr No.	Coverages	SI Per Person	Deductible	Co pay(%)	Remarks
1	Permanent Total Disability	17,400,000			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

2	Accidental Medical Expenses	5,220,000			Fixed IPD - Rs 30000 or actuals whichever is lower
3	Temporary Total Disability	348,000			1% of Si or Rs 2000 or actuals whichever is lower for 104 weeks
4	Accidental Death	17,400,000			Permanent Employees

● Conditions if any :-

"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. 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](http://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 5.00 (RUPEES AND PAISE) vide Receipt/Challan no. LOA/CSD/198/2021/4893 dated 29/11/2021*

**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 free) or you may email to the customer service desk at [customersupport@tataaig.com](mailto: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

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.

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Date: 17/01/2022  
Place: KURNOOL

For Policy wordings, please scan the below QR code :



For TATA AIG General Insurance Company Limited

Authorised Signatory

**Policy Servicing Address**

SHOP NO. 8 & 9, 2ND FLOOR,, T J SHOPPING MALL, SBI CIRCLE, KURNOOL, , KURNOOL, KURNOOL, ANDHRA PRADESH, 518004

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## RECEIPT

Receipt No : 109341027352831

Receipt Date : 29/01/2022

Policy No : 0239245231

Received with thanks from VAIBHAV EDUCATIONAL SOCIETY a sum of Rs. 9925( Rupees Nine Thousand Nine Hundred Twenty-Five And Paise Zero Only)

Sr.No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239245231	9,925.16	9,925.00	0.16

**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: 37AABCT3518Q1ZV-ANDHRA PRADESH, Service Accounting Code: 997133

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