

**Group Accident Guard Policy
Group Policy Schedule**

New Business—8664658

Policyholder Details

Policyholder name : G NARAYANAMMA INSTITUTE OF TECHNOLOGY AND SCIENCE
 Policyholder Address : SHAIKPET ROAD, AMBEDKAR NAGAR, SHAIKPET,
 HYDERABAD
 HYDERABAD-500104
 HYDERABAD
 TELANGANA
 India

Policyholder Contact No:

Policyholder E-mail id:

Staff Welfare

Intermediary Code: 217

Intermediary Contact No: 18002669693

Intermediary Name: ALLIANCE INSURANCE BROKERS PVT. LTD.

Policy Number: 0239760083

Renewal No: 00

Endorsement No: 00

Place of Supply: TELANGANA

State code: 36

Business Description: Service Industry

Number of Lives Covered: 351

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 175,500,000

Maximum Sum Insured: INR 500,000

Aggregate limit for any one accident: INR 43,875,000

Aggregate limit for any one year: INR 0

Age Group: 18 years to 65 years

Payment frequency: Annual

Policy Period: From: 01/04/2023 00:01 Hrs To 31/03/2024 23:59 Hrs

Premium details	
Net Premium (Rs):	42,120.00
CGST/SGST @9% (Rs.):	3,790.80
CGST @9% (Rs.):	3,790.80
Gross Premium (Rs)	49,702.00

@ 2141.60/- per staff

GSTIN: 36AABCT3518Q1ZX-TELANGANA, 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	Employee	351	500,000	500,000	500,000	500,000	0	30,000	0	0	

Coverage Details:

Sr No.	Coverages	Average SI Per Person	Deductible	Co pay(%)	Remarks
1	Accidental Death	500000			Permanent Employee
2	Accidental Medical Expenses	30000			Fixed IPD-Rs 30,000 or actuals whichever is lower

G. Narayanamma Institute of Technology & Science (for women)

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 Panel, 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 | PAN: AABCT3518Q | UIN: TATPAGP23093V032223

PRINCIPAL

G. Narayanamma Institute of Technology & Science (for women)
(AUTONOMOUS)

	Permanent Partial Disability	500000		Covered
	Accidental Dismemberment and Paralysis	500000		Covered
	Terrorism	500000		Covered
6	Permanent Total Disability	500000		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.

● The stamp duty of Rs.100/- paid in cash or demand draft or by pay order, vide Receipt/Challan no:LOA/CSD/655/2023/1021 dated the 21/03/2023

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 Service and 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

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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G. Narayanamma Institute of
Technology & Science (for women)
(AUTONOMOUS)
Shaikpet, Hyderabad - 500 104.

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 | PAN: AABCT3518G | UIN: TATPAEP21093V032223

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G. Narayanamma Institute of
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(AUTONOMOUS)

20/04/2023

Office: HYDERABAD

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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G. Narayanamma Institute of
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(AUTONOMOUS)
Shaikpet, Hyderabad - 500 074.

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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.

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IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGE23093V032223

PRINCIPAL
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(AUTONOMOUS)

RECEIPT

Receipt No : 106001046875324

Receipt Date : 20/04/2023

Policy No : 0239760083

Received with thanks from G PULLA REDDY CHARITIES TRUST a sum of Rs. 49702(Rupees Forty-Nine Thousand Seven Hundred Two And Paise Zero Only)

Sr.No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239760083	49,702.00	49,702.00	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 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: 36AABCT3518Q1ZX-TELANGANA, Service Accounting Code: 997133

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

PRINCIPAL
G. Narayanamma Institute of
Technology & Science (for women)
(AUTONOMOUS)
Shaikpet, Hyderabad - 500 134

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 | PAN: AABCT3518Q | UIN: TAARND18A32225

G. Narayanamma Institute of
Technology & Science (for women)
(AUTONOMOUS)
Shaikpet, Hyderabad - 500 134

**Group Accident Guard Policy
Group Policy Schedule**

New Business---3664692

Students Welfare

Policyholder Details

Policyholder name : G NARAYANAMMA INSTITUTE OF TECHNOLOGY AND SCIENCE
Policyholder Address : SHAIKPET ROAD, AMBEDKAR NAGAR, SHAIKPET,
HYDERABAD
HYDERABAD-500104
HYDERABAD
TELANGANA
India

Policyholder Contact No:
Policyholder E-mail id:

Intermediary Code: 217

Intermediary Contact No: 18002669693

Intermediary Name: ALLIANCE INSURANCE BROKERS PVT. LTD.

Policy Number: 0239760172 Renewal No: 00 Endorsement No: 00 Place of Supply: TELANGANA State code: 36	Business Description: Educational Institute
Number of Lives Covered: 7168	Territory Limit: Worldwide
Policy Type: Named	Operative Time: 24 Hrs
Relationship Type: Non Employer Employee	Sum Insured Basis: Graded
Sum Insured Type: Graded	Loan Type:
Maximum Sum Insured: INR 250,000	Total Sum Insured: INR 1,612,800,000
Age Group: 3 years to 65 years	Aggregate limit for any one accident: INR 50,000,000 Aggregate limit for any one year: INR 0
Policy Period: From: 01/04/2023 00:01 Hrs To 31/03/2024 23:59 Hrs	Payment frequency: Annual

Premium details

Net Premium (Rs):	268,871.68
UGST/SGST @9 % (Rs.)	24,198.45
CGST @9 % (Rs.)	24,198.45
Gross Premium (Rs)	317,269.00

GSTIN: 36AABCT3518Q1ZX-TELANGANA, 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	Parent	3584	250,000	250,000	250,000	250,000	0	0	0	0	
2	Student	3584	200,000	200,000	200,000	200,000	0	30,000	0	0	

Coverage Details:

Sr No.	Coverages	Average SI Per Person	Deductible	Co pay(%)	Remarks
1	Permanent Total Disability	225000			Covered
2	Accidental Dismemberment and Paralysis	225000			Covered

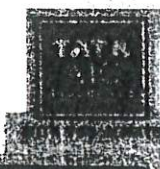
Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

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IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGP2309B032223
Shaikpet, Hyderabad - 500 104.

PRINCIPAL

**G. Narayanamma Institute of
Technology & Science (for women)
(AUTONOMOUS)
Hyderabad - 500 104.**



3	Accidental Medical Expenses	30000		Only for students. Fixed IPD-Rs 30,000 or actuals whichever is lower
4	Terrorism	225000		Covered
5	Accidental Death	225000		Students & Parents Are Covered
6	Permanent Partial Disability	225000		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:

- Any Pre-existing Condition, any complication arising from it;
- Any claim of Insured Person arising from:
 - suicide or attempted suicide
 - wilful self-inflicted illness or injury except injury in self-defence or to save life; or
- 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
- 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.
- The stamp duty of Rs.12.5/- paid in cash or demand draft or by pay order, vide Receipt/Challan no:LOA/CSD/655/2023/1021 dated the 21/03/2023

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 Administration 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 Service/Complaints/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 Act, 1994

- 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.
- 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

PRINCIPAL

G. Narayanamma Institute of

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Tata AIG General Insurance Company Limited.

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IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAG

PRINCIPAL
G. Narayanamma Institute of
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Date: 22/04/2023
Place: HYDERABAD

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

PRINCIPAL
G. Narayanamma Institute of
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(AUTONOMOUS)
Shakrabad, Hyderabad - 500 104.

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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: UR5110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATAAIG230037032223

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(AUTONOMOUS)

RECEIPT

Receipt No : 106001046943614

Receipt Date : 22/04/2023

Policy No : 0239760172

Received with thanks from G PULLA REDDY CHARITIES TRUST a sum of Rs. 317269(Rupees Three Lakhs Seventeen Thousand Two Hundred Sixty-Nine And Paise Zero Only)


Sr.No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239760172	317,269.00	317,269.00	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 avoid.
3. Amounts received by cheque shall be subject to realisation.
4. Any amount received in excess of the Premium is being/shall be funded by the Company.

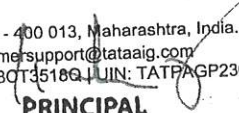
GSTIN: 36AABCT3518Q1ZX-TELANGANA, Service Accounting Code: 997133

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


PRINCIPAL
G. Narayanamma Institute of
Technology & Science (for women)
(AUTONOMOUS)
Shaikhet Hyderabad - 500 104.

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.
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IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGP23093V032223


PRINCIPAL
G. Narayanamma Institute of
Technology & Science (for women)
(AUTONOMOUS)

Tata AIG General Insurance Company Limited

SME - Fire & Engg.

Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai, Maharashtra 400013



Risk Held Cover

Date: 13-04-2023

Ref. No. Pavan Kumar_102

To,

M/S. G. NARAYANAMMA INSTITUTE OF TECHNOLOGY & SCIENCE (FOR

WOMEN)

Shaikpet Road, Ambedkar Nagar, Shaikpet, Hyderabad - 500104

Re: Risk Held Cover

We thank you for expressing your confidence in TATA AIG General Insurance Company Ltd. by placing your business with us. We are glad to confirm acceptance of the risk in respect of the captioned insurance, subject to the terms, conditions and exclusions of the expiring policy / terms quoted by us.

Assesed

We hereby acknowledge the receipt of premium as mentioned below. The insurance cover is subject to receipt of full premium in advance.

The details of the cover are as below:

Product	Business Guard - Bharat Laghu Udyam Suraksha
Business of Insured/Industry	Contractor
Coverage	As per Laghu Policy Wordings
Risk Location	Shaikpet Road, Ambedkar Nagar, Shaikpet, Hyderabad - 500104
Policy Period	01 April 2023 to 31 March 2024
Sum Insured (In INR)/ Limit of Liability	INR 20,66,64,222
Premium paid vide	
Cheque No.	435847 Dated 30-03-2023 Drawn on 30-03-2023
Premium with GST (In INR)	1,19,489
Financial Interest	
Other Details, if any	
New Business	
CIN	U85110MH2000PLC 128425
UIN	IRDAN108CP0001V02202122
IRDA Registration No.	108
<u>This cover is subject to realization of Premium.</u>	

Cover is subject to no material alteration to the proposed interests and no loss occurrences/ deterioration in the Loss Record as originally advised and noted by us, prior to attachment of Cover.

Coverage shall be as per Tata AIG policy terms.

This risk held cover letter is valid only for 30 days from the date of issuance or until issuance of the policy which ever is earlier.

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai- 400013
For more information, call the Tata-AIG Helpline at 1-800-119966

[Signature]
PRINCIPAL
G. Narayanamma Institute of
Technology & Science (for women)
(AUTONOMOUS)
Shaikpet, Hyderabad - 500 104.

[Signature]
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