

GROUP PERSONAL ACCIDENT SCHEDULE

Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063.		Policy Servicing Branch: 1st Floor, A 12, Mohan co-operative Industrial Estate, Mathura Road, DELHI	
Policy Branch Office Code: 1305		Agent/Broker Code: 16A32150	
Policy No: 130532229140000073			
Date of proposal: 28/06/2022 Proposal No: P062522100700		Details of previous policy (in case of renewal) Previous policy No: 010A008311500000 Date of expiry: 26/06/2022	
Tax Invoice No & Date : P062522100700 & 28/06/2022			
INSURED NAME : M/S SOCIETY FOR EDUCATIONAL EXCELLENCE CO ABES ENGINEERING COLLEGE AND ABES BUSINESSES SCHOOL			
GSTIN /UN of the insured		09AACT50015K2ZK	
Policy Holder Address / Place Of Supply : KM STONE, N.H-24, DELHI HAPUR BY PASS ROAD, NH-9 UTTAR PRADESH GHAZIABAD 201001			
Period of Insurance: From 27/06/2022 to mid night on 26/06/2023			
Total No of Employees Covered		396	
Total No of Lives Covered		396	
Type of Policy		Named	
Total Sum Insured (Rs)		198000000.00	
Description of Group		Employees	
Nature of Business			
Coverage Details and List of members covered as per Schedule attached.			

Premium (Rs)	52000.00
IGST (@18.00%)	9360.00
TOTAL PREMIUM PAYABLE (Rs)	61360.00
Branch GSTIN : 07AABCR6747B1Z1; HSN Code : 997133; Description Of Services : Accident and Health Insurance Service;	
Consolidated Stamp duty Paid vide Letter of Authorization "NO.LOA/CSD/300/2022/(Validity Period Dt.30/03/2022 to 30/03/2023)/1380" date 28 Mar 2022 at General Stamp Office, Mumbai. (Not Applicable for the State of Jammu & Kashmir).	

RELIANCE**GENERAL
INSURANCE***Live Smart*

reliancegeneral.co.in
022-4890 3009 (Paid)
1800 3009 (Toll Free)
74004 22200 (WhatsApp)

In the event of dishonor of Cheque, this policy automatically stands cancelled from inception irrespective of whether a separate communication is sent or not.

The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in

Policy wordings link : <https://www.reliancegeneral.co.in/Insurance/About-Us/Downloads.aspx>

In witness whereof this policy has been signed at Mumbai on 28/06/2022

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located. Smt. Sandhya Baliga Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@gbic.co.in

For and on behalf of

Reliance General Insurance Company Limited.

Agent Code

16A32150

Agent Contact No

Authorised Signatory

User ID: RGI41219 Policy Generation Date :28/06/2022

Reliance General Insurance Company Limited. IRDAI Registration No. 103

Registered Office & Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063.

Corporate Identity No: U66603MH2000PLC128300. PERSONAL ACCIDENT - GROUP. UIN : RELPAGP01001V010001

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RGI/MCOM/CO/ 2914 /PS/Ver.1.0/151020

An ISO 9001:2015 Certified Company

Schedule attached to and forming part of Policy No.130532229140000073			
Cover Name	Sum insured	Co-pay	Special Conditions
Table D-Death +Permanent Total Disability +Permanent Partial Disability + Temporary Total Disablement			Covered- Accidental only

General Conditions: Any One Accident limit (Rs.) 60,000,000
Maximum any one life limit will be (Rs.)- 500,000

Coverage:-

- Weekly Compensation (Temporary total disability benefit)- 1% Sum insured or actual weekly salary or Rs 5,000 whichever is less per week, maximum for 100 weeks.
- Repatriation of the mortal remains - 1% of Sum Insured or Rs. 5,000/- Whichever is less.
- 3.Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy
- 6.World-wide coverage
- 7.24*7 coverage
- 8.Age restricted between 18 years -65 years

Warranties:

- 1.Policy is on NAMED BASIS
- 2.Warranted all the Permanent employees without any selection are covered under the policy
- 3.Total Sum insured should not exceed 100 times of monthly salary of an employee. Insured to submit salary certificate of month prior to date of accident at the time of claim.
- 4.Mid-term increase in sum insured is not permitted.
- 5.Contractual employee/labor are out of the scope of the policy
- 6.Warranted that Driver for Commercial/heavy motorized Vehicles /Class D category vehicles as per IMT are not covered under the policy.
- 7.No refund is allowed against employees who have claimed.
- 8.Warranted that all the employees belong to Risk category I & II only

Addition & deletion process:-

- 1."Mid term addition is allowed only on the ground of new joiners.
2. Insured to submit monthly list of additions & deletions of new joiners/ those who have left the organization during the month by 7th of succeeding month.
3. New joiners will be covered from the date of joining subject to sufficient CD balance from date of inclusion or else from the date of receipt of premium.
- 4.Deletion of an employee will be from the date employee leaving the organization.
- 6.Premium for addition & deletion will be on pro-rata basis.
- 7.No refund is allowed against employees who have claimed.
- 8.In case of delayed declaration, addition/deletion will be from the date of receipt of request to insurer subject to sufficient CD balance subject to nil claims."

Specific Exclusions:

Lives involved in the below mentioned activities/occupation shall be outside the scope of the policy:-

- 1.Employee involved in any hazardous activity or manual labour.
- 2.engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. (Not applicable for fare Paying Passengers)
- 3.Participation in any kind of motor speed contest
- 4.Professional sports team in respect of specific benefit for inability to perform
- 5.Underground mining & contractor specializing in tunneling
- 6.Naval, military or air force personnel
- 7.Radioactivity, Nuclear risks, ionizing radiation
- 8.Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression.
- 9.Being under influence of drugs, alcohol, or other intoxication or hallucinogens
10. Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor

11. Committing any breach of law of land with criminal intent.

12. Death or disablement resulting from Pregnancy or childbirth

13. Offshore activities & related risks are out of the scope of policy

B. Lives employed under the occupation under Risk Category III are excluded under the scope of the policy i.e. . Persons working in mines, explosives, Electrical installations on high tension lines, Racing, Circus People, skiing, mountaineering, big game hunting, ballooning, hang gliding, river rafting, winter sports, skiing, ice hockey, polo & such other persons engaged in occupation of similar hazard.

Rest of Terms & Conditions & exclusions as per the Group Personal Accident Policy "Attached with this Policy schedule, are the Policy wording along with terms and condition, Endorsement, and Annexure. If you (Policyholder) have not received any of these, please E-mail/write to the company at rgicl.services@relianceada.com or contact us on 1800 3009 (toll free) within 15 days of receipt of this policy. This policy Schedule in original must be surrender to the company in case of cancellation of the policy. In the event of any incorrect representation, the liability shall be upon the policy holder