TATA AIG INSURANCE
WITH YOU ALWAY

Group Accident Guard Policy
Group Policy Schedule

Renewal Business-SpeedPost-EA018750591IN-4145361

Policyholder Details

Policyholder name : SRI SHANMUGHA EDUCATIONAL CHARITABLE TRUST
Policyholder Address : NO:442/2A PULLIPALAYAM MORUR POST, SANKARI TK,SALEM(DT)-637304 NAMAKKAL-637304 NAMAKKAL TAMIL NADU India

Policyholder Contact No:
Policyholder E-mail id:

Intermediary Code: 5647496
Intermediary Contact No: 9150323073
Intermediary Name: LAKSHMI P

Policy Number: 0239077506 Renewal No: 02 Endorsement No: 00 Place of Supply: TAMIL NADU State code: 33	Business Description: Service Industry
Number of Lives Covered: 300	Territory Limit: Worldwide
Policy Type: Unnamed	Operative Time: 24 Hrs
Relationship Type: Employer Employee	Sum Insured Basis: Fixed
	Loan Type:
Sum Insured Type: Fixed	Total Sum Insured: INR 30,000,000
Maximum Sum Insured: INR 100,000	Aggregate limit for any one accident: INR 7,500,000 Aggregate limit for any one year: INR 0
Age Group: 18 years to 65 years	Payment frequency: Annual

Policy Period: From: 24/09/2023 00:01 Hrs To 23/09/2024 23:59 Hrs

Premium details	
Net Premium (Rs):	17,669.00
UGST/SGST @9 % (Rs.)	1,590.21
CGST @9 % (Rs.)	1,590.21
Gross Premium (Rs)	20,849.00

GSTIN: 33AABCT3518Q1Z3-TAMIL NADU, 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	Permanent Employees	300	30,000,000	30,000,000	30,000,000	30,000,000	0	50,000	0	0	

Coverage Details:

Sr No.	Coverages	Avergae SI Per Person	Deductible	Co pay(%)	Remarks
1	Accidental Dismemberment and Paralysis	100000			Covered

Prof. SHEELAVATHI N, Ph.D
PRINCIPAL
SRI SHANMUGHA COLLEGE OF NURSING FOR WOMEN
PULLIPALAYAM MORUR P.O., 637 304

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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Establishment Id	CBSLM0090857000	LIN	1329560978
Wage Month	MAR-2023	Return Month	APR-2023
Contribution Rate (%)	12	ECR Type	ECR
Salary Disbursement Date	05-APR-2023	Uploaded Date Time	15-APR-2023 12:05
Exemption Status	Unexempted	TRRN Number	
Remarks	Mar 2023	ECR Id	87861653
Total Members	92		

Contribution and Remittance Details (In Rupees) :

Total EPF Contribution Remitted	1,11,879	Total EPS Contribution Remitted	62,565
Total EPF-EPS Contribution Remitted	49,314	Total Refund Advance	365

PMRPY Upfront Benefit Details (In Rupees) :

Total PMRPY Upfront EPF Amount	0	Total PMRPY Upfront EPS Amount	0
PMRPY benefit remarks	NA		

ABRY Upfront Benefit Details (In Rupees) :

	Employee EPF Share	Employer EPS Share	Employer EPF Share
Total ABRY benefit Amount	21,667	15,041	6,626
ABRY benefit remarks	Upfront benefit of EE and ER contribution rewarded.		

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SANKAGIRI (TK), SALEM (DT) T.N.

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Tata AIG General Insurance Company Ltd

Insured: Sri Shanmugha Educational Charitable Trust
Endorsement No: 0239077506 01
Attached to and forming Part of the Group Accident Guard Policy **0239077506**

Period Of Insurance: From: 24/09/2023 To: 23/09/2024
Effective Date Of Endorsement: 24/09/2023

Notwithstanding anything to the contrary stated in the policy or in any of the endorsements thereon, it is hereby agreed and declared that:

Below is the category wise bifurcation as per college:

S.No	NAME OF THE COLLEGE	STAFF(TEACHING/ NON TEACHING)
1	Sri Shanmugha college of Engineering and Technology	100
2	Sri Shanmugha college of Pharmancy	33
3	Sri Shanmugha college of Nursing for woman	33
4	Sri Shanmugha Institute of Medical Science and Research(AHS)	30
5	Sri Shanmugha Institute of Allied Health Science	33
6	Sri Shanmugha Institute of Medical Science and Research(Health Inspector)	6
7	Sri Shanmugha Institute of Sports Academy	5
8	Sri Shanmugha Educational charitable Trust	60
Total		**300**

Subject otherwise to the terms,conditions and limitations of the policy and endorsements thereon if any

Signed at: Mumbai
Date: 17/10/2023

For TATA AIG General Insurance Company Limited

Authorised Signatory

Prof. SHEELAVATHI N, Ph D
PRINCIPAL
SRI SHANMUGHA COLLEGE OF
NURSING FOR WOMEN
PU[illegible]PA AYAM MORUR P.O. 63 [illegible]04
SANKAGIRI TK SALEM D[illegible]

TATA AIG INSURANCE
WITH YOU ALWAY

Group Accident Guard Policy
Group Policy Schedule

New Business---600766

Policyholder Details

Policyholder name : SRI SHANMUGHA EDUCATIONAL CHARITABLE TRUST

Policyholder Address : NO:442/2A PULLIPALAYAM MORUR POST, SANKARI TK SALEM
NAMAKKAL-637304
NAMAKKAL
TAMIL NADU
India

Policyholder Contact No:

Policyholder E-mail id:

Intermediary Code: 5647496
Intermediary Contact No: 9150323073
Intermediary Name: LAKSHMI P

Policy Number: 0239668542 Renewal No: 00 Endorsement No: 00 Place of Supply: TAMIL NADU State code: 33	Business Description: Educational Institute
Number of Lives Covered: 3300	Territory Limit: Worldwide
Policy Type: Unnamed	Operative Time: 24 Hrs
Relationship Type: Non Employer Employee	Sum Insured Basis: fixed
	Loan Type:
Sum Insured Type: Fixed	Total Sum Insured: INR 330,000,000
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: 3 years to 65 years	Payment frequency: Annual

Policy Period: From: 24/09/2022 09:24hr To 23/09/2023 23:59hr

Premium details	
Net Premium (Rs):	115,760.70
UGST/SGST @9 % (Rs.)	10,418.46
CGST @9 % (Rs.)	10,418.46
Gross Premium (Rs)	136,597.62

GSTIN: 33AABCT3518Q1Z3-TAMIL NADU, 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	Students	1650	165,000,000	165,000,000	165,000,000	165,000,000	0	50,000	0	0	
2	Earning Parents	1650	165,000,000	165,000,000	165,000,000	165,000,000	0	0	0	0	

Coverage Details:

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VIYAM, MORUR P.O 637 004

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.

Sr No.	Coverages	Avergae SI Per Person	Deductible	Co pay(%)	Remarks
1	Permanent Total Disability	100000			Covered
2	Accidental Medical Expenses	50000			fixed IPD Rs 50000 or actual whichever lower
3	Terrorism	100000			Covered
4	Accidental Death	100000			Students & Earning Parents
5	Accidental Dismemberment and Paralysis	100000			Covered
6	Permanent Partial Disability	100000			Covered

- 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 5.00 (RUPEES AND PAISE)* vide Receipt/Challan no. dated 28/09/2022

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 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 (tolled) or you may email to the customer service desk at 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 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

Prof. SHEELAVATHI N, PhD
PRINCIPAL
SRI SHANMUGHA COLLEGE OF NURSING FOR WOMEN

Date: 28/09/2022
Place: COIMBATORE

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

Prof. SHEELAVATHI N, Ph D
PRINCIPAL
SRI SHANMUGHA COLLEGE OF
NURSING FOR WOMEN
PULLIPALAYAM MORUR P.O 63[illegible]30.
SANKAGIRI (TK) SALEM DT [illegible]N

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

TATA AIG INSURANCE
WITH YOU ALWAY

RECEIPT

Receipt No : 103101036068548

Receipt Date : 28/09/2022

Policy No : 0239668542

Received with thanks from SRI SHANMUGHA EDUCATIONAL CHARITABLE TRUST a sum of Rs. 136598(Rupees One Lakh Thirty-Six Thousand Five Hundred Ninety-Eight And Paise Zero Only)

Sr.No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239668542	136,597.62	136,598.00	-0.38

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: 33AABCT3518Q1Z3-TAMIL NADU, Service Accounting Code: 997133

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

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PRINCIPAL
SRI SHANMUGHACOLLEGE OF
NURSING FOR WOMEN
PU[illegible]IPA. AYAM MORUR P.O 63[illegible] 304
SANKAGIR[illegible] TK SALEM D[illegible] N

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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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NURSING FOR WOMEN
PULIPAYAM MORUR P.O 637 304

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Tata AIG General Insurance Company Limited.
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Toll Free No. (24x7): 1800 266 7780 OR 1800 229966 (For Senior Citizens) I Fax: 022 6693 8170 I Email: customersupport@tataaig.com

Tata AIG General Insurance Company Ltd.

ENDORSEMENT

Insured: SRI SHANMUGHA EDUCATIONAL CHARITABLE TRUST

Endorsement No.: 0239668542 / 01

Attached to and forming part of the Group Accident Guard Policy.
Policy No:. 0239668542

Period of Insurance: **From:** 24/09/2022 **To:** 23/09/2023
Effective Date of Endorsement: 24/09/2022

Notwithstanding anything to the contrary stated in the Policy or in any of the Endorsements thereon, it is hereby agreed and declared that:

Below is the category wise bifurcation as per College

S.No	NAME OF THE COLLEGE	STUDENTS	PARENTS
1	Sri Shanmugha college of Engineering and Technology	601	601
2	Sri Shanmugha college of Pharmancy	445	445
3	Sri Shanmugha college of Nursing for woman	177	177
4	Sri Shanmugha Institute of Medical Science and Research(AHS)	265	265
5	Sri Shanmugha Institute of Allied Health Science	69	69
6	Sri Shanmugha Institute of Medical Science and Research(Health Inspector)	63	63
7	Sri Shanmugha Institute of Sports Academy	30	30
8	Sri Shanmugha Educational charitable Trust	0	0
Total		**1650**	**1650**

Subject otherwise to the terms, conditions, and limitations of the Policy and Endorsements thereon if any.

Signed at: Mumbai
On Date: 11/10/2022

For Tata AIG General Insurance Company Ltd.

Authorized Signatory

Prof. SHEELAVATHI N, Ph D
PRINCIPAL
SRI SHANMUGHA COLLEGE OF
NURSING FOR WOMEN
PULLIPALAYAM MORUR P.O.
SANKAGIRI TK SALEM