



SINDHI COLLEGE

#33/2B, Kempapura, Hebbal, Bengaluru - 560024
Permanently Affiliated to Bengaluru City University
Approved by AICTE, NAAC Re-accredited

Ph.no: 080-23637544 E-mail: mail@sindhicollege.com

Group Accident Policy for the Employees

OBJECTIVE:

Group Personal Accident Insurance is a type of policy that is offered to staff and students. Providing Group Personal Accident (GPA) insurance can care about the health and safety of employees and students. It helps to ensure that employees are supported if they suffer injuries or disabilities due to accidents, which can significantly reduce stress and anxiety during difficult times.

College provides Group Personal Accident Insurance Policy from TATA AIG General Insurance Company Limited.

Group Personal Accident And Business Travel Accident Policy

Schedule of Insurance

Agent/Broker Name - AXIS BANK LTD
 Agent/Broker License Code - CA0069
 Agent/Broker Contact No - 18002092001

Policy Number: 0236713995
Renewal Number: 06
Endorsement Number: 00
Policyholder name: SINDHI COLLEGE

Address : SINDHI COLLEGE 33/2B,
 HEBBAL KEMPAPURA BANGALORE
 BANGALORE
 BANGALORE-560024
 KARNATAKA
 INDIA

Place of supply: KARNATAKA

State code: 29

Contact number:

Insurance Period: Effective Date from 19/12/2024 To Expiry Date 18/12/2025

Business Description: Educational Institutes

Beneficiary:

Eligible Persons 2415 (Classification of Insured)

The following persons shall be eligible for Insurance hereunder : 2415

Age Group: 3 years to 70 years

Hazards: 24-Hour Protection

Description of Insured Persons / Category / Designation:

Sr No.	Category	No. per category
1	Student	1179
2	Parent	1179
3	Staff	57

Total No. of Employees / Members Covered :- 2415

Policy Comment :- Only Student, One Earning Parent of each Student (1st Parent as per School Register) & Staff of the Education Institute are covered

AGGREGATE LIMIT :- Rs 0

This Policy will only be in force if the schedule is signed by a person We have authorised

Provisional Premium (Rs) :- 1,04,826

UGST/SGST @9 % :- 9,434

CGST @9 % :- 9,434

Total Premium (Rs) :- 1,23,695

GSTIN : 29AABCT3518Q1ZS-KARNATAKA Service Accounting Code : 997133

* Subject to final reconciliation at the end of the policy period.

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: TATPAGP23092V032223

Stamp Duty of Rs.5/- is paid as provided under Article 47-C 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/ENF1/CSD/55/2024/4453 Validity Period Dt.23/09/2024 To Dt.13/09/2027/4453 Date:06/09/2024

Producer Code: 0015455000

Producer Name: AXIS BANK LTD

Producing Office: 2ND FLOOR, JP & DEVI JAMBUKESWAR ARCADE NO.69 MILLERS ROAD BANGALORE BANGALORE BANGALORE KARNATAKA - 560052

Issue At: BANGALORE

Issue Date: 19/12/2024

For TATA AIG General Insurance Company Limited

Digitally Signed by: Shammi Kapoor

Date: 30/12/2024

Location: Mumbai

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.

Policy Number 0236713995

Schedule of Benefits & Principal Sum Insured per Person for all Classes

Sr. No.	Category/Designation	Name	No Of Person	Avg / Fixed Sum Insured (₹) Maximum Upto							
				AD Only	DM Only	PTD Only	PPD Only	Weekly	Fixed AME	Acc.Hosp.Cash	Per Mille Rate
1	Student	As Per Declaration	1179	117,900,000	117,900,000	117,900,000	117,900,000	0	50,000	0	0.434062112
2	Parent	As Per Declaration	1179	117,900,000	117,900,000	117,900,000	117,900,000	0		0	0.434062112
3	Staff	As Per Declaration	57	5,700,000	5,700,000	5,700,000	5,700,000	0	50,000	0	0.434062112

AD - Accidental Death, DM - Dismemberment, PTD - Permanent Total Disability, PPD - Permanent Partial Disability, AME - Accident Medical Expenses

Weekly - No. of Weeks:-

Hospital Cash - No. of days:-

Category	No of weeks for TTD
Student	NIL
Parent	NIL
Staff	NIL

Total Capital Sum Insured:- ₹ 241500000

- *** Calculation for per Mille Rate (Post Tax) = Annual premium/ Sum Insured (employee) x 100**
- Calculation for Endorsement premium / person = per mille rate/1000 * Sum insured * {(Expiry date – Endorsement Effective Date) + 1}
- Please note that the endorsement is booked subject to availability of the buffer amount & the endorsement per person premium may vary due to capping on Weekly Indemnity or Accident Medical Expenses or Sum Insured.

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: TATPAGP23092V032223

Applicable to all categories mentioned above		
Medex Exception		Fixed 25,000 or actual claims as In patient hospitalization(24 hrs hospitalization required), and 25,000 as OPD or actual claim whichever is lower. (For students & staff only
Sr No.	MedEx	Sum Insured
1	Fixed MedEx OPD	Student Rs. 25000,Staff Rs. 25000
2	Fixed MedEx IPD	Student Rs. 25000,Staff Rs. 25000
Deductable		
Medical Expense - Accident & Sickness		10% on Medex

Terrorism	Covered
Terrorism	Covered
Terrorism	Covered

24-Hour Protection	Covered
--------------------	---------

Policy Number: 0236713995

Policy Type: Unnamed

Other Exception:

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: TATPAGP23092V032223

RECEIPT**Receipt No. : 105001094690149**

Receipt Date : 19/12/2024

Policy No : 0236713995

Received with thanks from SINDHI COLLEGE a sum of Rs. 123695 (Rupees One Lakh Twenty-Three Thousand Six Hundred Ninety-Five And Paise Zero Only only) Cash Deposite, Bank Name - , towards

Sr. No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0236713995	123695	123695	0

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 : 29AABCT3518Q1ZS-KARNATAKA Service Accounting Code : 997133**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: TATPAGP23092V032223