

GROUP PERSONAL ACCIDENT POLICY - SCHEDULE

IntermediaryCode

BR500193

IntermediaryName

M/S MIALTUS INSURANCE BROKING PRIVATE LIMITED

Contact

Policy Number

AG00061776000100

Period of Insurance:

Name and Address of the Insured

R V Engineering College

From 09/12/2021

R V Vidyanikethan Post

To 08/12/2022

Mysuru Road

BENGALURU 560059

INSURED PERSON DETAILS	
No of persons covered: 12030	
As per Specification attached	

SUM INSURED DETAILS		
Total Sum Insured	Rs.	1,266,000,000.00

PREMIUM DETAILS		
Premium	Rs.	170,100.00
TPA Fees	Rs.	0.00
SGST	Rs.	15,309.00
CGST	Rs.	15,309.00
Total	Rs.	200,718.00

Table of Benefits
Benefit 1 to 4(students) Benefit 1 to 3 (Parents) Benefit 1 to 5(Staffs)
As per Group Personal Accident Policy Terms and Conditions attached

This Schedule is subject to the Group Personal Accident Policy Terms and Conditions and the following endorsements attached herewith:

PA1, PA3, PA13, PA15, PA18 & Premium Adjustment Clause . Animal bite unless accidental in nature, insect bite, bird bite and kinds stand excluded.
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THIRD PARTY ADMINISTRATOR: N.A

Address:  
N.A

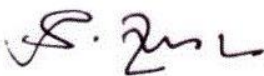
Phone:  
Website:

Please quote the Policy Number in all your correspondence.  
IN WITNESS WHEREOF, this Policy of Insurance has been signed on 09/12/2021

Receipt No. CICC204958  
GSTIN No. : 29AABCR7106G1ZF PAN Number: AABCR 7106G

Consolidated Stamp Duty paid to Government of Tamil Nadu  
Issued at: Chennai

Policy Servicing Office: NO:30 3rd Flr, JNR City Centre Rajaram Mohan Roy Road,Sampangirama Nagar,BANGALORE Karnataka-560027  
For Royal Sundaram General Insurance Co. Limited



Authorised Signatory



**ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED**

(Formerly known as Royal Sundaram Alliance Insurance Company)

Registered Office : 21, Patullos Road, CHENNAI – 600 002.

Corporate Office : “Vishranthi Melaram Towers”, 2/319, Rajiv Gandhi Salai, Karapakkam, Chennai 600 097. Ph: 91-44-7117 7117, 1860 425 0000.

Email:customer.services@royalsundaram.in/Website:www.royalsundaram.in

IRDA Regn. No. 102/CIN-U67200TN2000PLC045611

**Group Personal Accident Policy – Endorsements**

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**Endt. No.PA1 - Benefit (5) – Temporary Total Disablement**

It is hereby declared and agreed that in consideration of collection of additional premium, Benefit (5) of the Group Personal Accident Insurance Policy stands revised as below:

If the injury has resulted in temporary total disablement, then so long as the Insured Person shall be totally disabled from engaging in any employment or occupation of any description whatsoever,	We shall pay for the period of temporary total disablement at the rate of 1% of the Sum Insured for each week of duration of such total disablement or part thereof prorated, subject to a maximum of 52 weeks but not exceeding Rs.5,000/- per week, or part thereof prorated. In case if the Insured person avails this benefit under any other policy either issued by us or otherwise, the benefit payable under this endorsement stands reduced to that extent.  Such weekly compensation shall not exceed 25% of the gross monthly earnings of the insured.
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Otherwise subject to the terms, exclusions and conditions contained in the policy and endorsements thereon.

### **Group Personal Accident Policy – Endorsements**

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#### **Endt. No.PA3 – Wider Accidental Medical Expenses Benefit**

It is hereby declared and agreed that the Medical Expenses Extension Cover of the Group Personal Accident Insurance Policy stands replaced with the following terms and conditions:

It is hereby declared and agreed that in consideration of collection of additional premium, the policy is extended to cover actual reasonable and customary medical expenses incurred towards treatment of bodily injury to the Insured person solely and directly due to accident caused by external, visible and violent means during the period of Insurance for a maximum limit of Rs.10,000/- subject to the following conditions:

**a. This coverage is applicable only in respect of Accidental Hospitalization subject to the following conditions :**

- 1)** Hospitalization should be for a minimum period of 24 hours
- 2)** Room rent is subject to a maximum of 1% of the medical expenses limit specified above or Rs.1000/- whichever is higher and
- 3)** for ICU 2% of the of the medical expenses limit specified above or Rs.2000/- whichever is higher.

In case, the insured person is admitted in a room with rent higher than the eligible room rent limit, the total hospitalization claim shall be reduced in proportion of eligible room rent to the actual room rent paid.

- 4)** In respect of hospitalization, the costs that are to be subsumed into the Room Charges are provided in Annexure-I attached to this Policy; the costs that are to be subsumed into the specific procedure charges are provided in Annexure-II attached to this Policy; the costs that are to be subsumed into the costs of treatments are provided in Annexure-III attached to this Policy.

**b. Any medical expenses incurred after 60 days from the date of accident is not admissible.**

**c. All medical treatments for the purpose of this insurance will have to be taken in India only**

The medical expenses, so incurred, should be substantiated by medical / diagnostic tests, doctor's report and certificate.

The overall liability under this benefit in respect of an Insured Person should not exceed the maximum limit of Rs.10,000/-.

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**Endt. No.PA13 – Process for Mid term Inclusion / Deletion for Unnamed policies for Educational Institutions**

Inclusion and Deletion of Students is not permissible during the course of the policy .

Inclusion and Deletion of Staff would be effected on a monthly basis.

Inclusion would be effected from the first day of month for total number of Staff joined during the month,

Deletion would be effected from the last day of the month for total number of staff resigned during the month,

provided, only if the number of inclusions and deletions for each month is declared by the Insured within 7 working days from the 1<sup>st</sup> day of the succeeding month and subject to availability of sufficient premium deposit to effect the inclusion.

In case of delay in declaration, the inclusion would be effected from the date of declaration, subject to availability of sufficient premium deposit to effect the inclusion.

In case the premium deposit is not sufficient, inclusion would be effected from the date of payment of premium.



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**Endt. No.PA15 – Unnamed Policy Warranty for Educational Institutions**

- 1) Warranted that at the time of Claim the total number of Students and/or Staff as per Insured's rolls, should not exceed the number of Students and/or Staff covered and premium paid to the Insurers till that date. In case the number of Students and/or Staff covered are less than the number of Students and/or Staff as per the Insured's rolls on the date of loss, the Company reserves the right to repudiate Claim.
- 2) Warranted that in the event of Claim the onus of proving that the affected person was on rolls of the Insured and was covered under this policy at the time of Claim will lie on the Insured. The full details including date of joining is to be given.
- 3) In case of additions where the Individual sum insured exceeds Rs.1,000,000/- the cover will commence after the intimation is received by the company and the written acceptance of risk is given by the company.



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**Endt. No.PA18 – Accumulation clause**

It is hereby declared and agreed that **General Condition no.8** of the Group Personal Accident Insurance Policy attached stands revised as given below :

(a) It is warranted that not more than five (5) Insured Persons should travel together in the same air conveyance at one time. In the event of claim for more than five Insured Persons occurring whilst traveling by the same air conveyance, the benefits payable under this Policy to each Insured Person will be paid proportionately in ratio to the overall limit of top five (5) Sum Insured of the affected Insured Persons bears to the total amount claimed cumulatively by all the affected Insured Persons travelling in the same air conveyance. The Company's maximum liability is restricted to top five (5) Sum Insured of the affected Insured Persons travelling in the same air conveyance.

(b) The Company's maximum liability in case of losses arising out of single event is limited to Rs. 4,00,00,000/-. In the event of claim arising out of a single event, where the Company's liability exceed the above limit, the benefits payable under this policy to each Insured person will be reduced proportionately in ratio of the overall event limit as mentioned above to the total amount claimed cumulatively by all the affected Insured persons in that event.

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**Premium Adjustment Clause:**

On expiry of the policy, the actual number of employees on rolls should be obtained from the Insured.

If the actual number of employees on rolls is greater than the number of employees covered, the inclusion of remaining number of employees to be covered shall be effected from the last date of declaration for inclusions from the Insured by debiting the premium deposit held by the Insured. If there are no declarations for inclusion during the period of insurance, the inclusion shall be effected from the date of commencement of the policy.

If the actual number of employees on rolls is lesser than the number of employees covered, deletion of remaining number of employees covered shall be effected from date of declaration of actual number of employees on rolls.

Specification attached to and forming part of Policy No.AG00061776000100

Name of the Insured : M/s. R V Engineering College

Sl. No.	Designation	Basis of Sum insured	No. of Students/Parents/Staffs	Benefit 1 to 5 Sum Insured (Rs.)
1	Students	SI INR 1,00,000 per individual	5730	573,000,000
2	Parents	SI INR 1,00,000 per individual	5730	573,000,000
3	Teachers/Staffs	SI INR 1,00,000 per individual	570	57,000,000
Total			12030	1,203,000,000