

IFFCO - TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO SADAN,C1 Distt Centre,Saket,New Delhi- 110017

Group Personal Accident - Policy Schedule

Cum Tax Invoice

ORIGINAL FOR RECIPIENT



UIN:- IRDAN106P0021V01200102

IRDA Reg No 106

Servicing Office:

504, Fifth Floor, Iscon Atria 1

Near Iscon Heights,Gotri Road

Vadodara 390015

State Code: 24, GSTIN: 24AAACI7573H1ZI

General Insurance Services : 997133

Proposer:	NEOTECH EDUCATION FOUNDATION.			
Address:	survey no 244 paiki 1, 239 245/A, VIROD, Vadodara,, Gujarat, 390022			Unique Invoice No..... : 54M54912
VIROD GUJARAT 390022				Policy No..... : 54M54912
State Code:	24	Country Name:	India	GSTIN: 24AADCN8141P1Z3
Phone Number:		Intermediary No. 56000038		
		Policy effective from 0001 hrs 04/12/2025 To MidNight 03/12/2026		

Total Members Covered	1500
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Co-Insurance Details

Name	Type	%

	Taxable Value	CGST	SGST/UTGST	IGST	CESS
Rate		9.00	9.00	0.00	0.00
Amount	₹262500.19	₹23625.02	₹23625.02	₹0.00	₹0.00
Total Tax		₹47250.04		Total Value	₹309750.23

Policy Conditions/ Extensions/ Endorsements

Group Composition:	Students
Basis of Policy	Un-Named Basis
Total Sum Insured	750000000
Details of Members	As per attached annexure

Coverages

*This Policy is on Unnamed Basis

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*Since the cover will be on unnamed basis, the entire strength of employees under the proposed cadre/designation has to be covered. No selectivity will be allowed. The insured must maintain daily attendance records and make the same available on request. If at the time of the claim it is discovered that persons in a cadre/designation are more than the group strength covered under the policy, the claim shall

be repudiated.

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*The policy will be subject to half yearly declaration cum
adjustment clause.

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*Terrorism is not covered under the policy.

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*Day 1 cover for new Joinees is allowed subject to receipt
of premium / sufficient CD balance as on effective date of
cover and declaration by 15th of every succeeding month.

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*Refund of premium on account of Mid -term Deletion of
Members is allowed from the date of separation subject to
receipt of intimation by 15th day of every succeeding month
failing which refund will be calculated from the date of
submission of intimation to ITGI. No refund is allowed in
case of claim preferred on ITGI.

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*Losses or damages caused directly or indirectly due to any
infectious or contagious disease, pandemic /epidemics as
declared by WHO and / or Government of India will be an
exclusion under this policy as per the attached clause.

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*Table B Normal Risk Cover

Table B- Death + Permanent Total Disablement Only +

Permanent Partial Disablement - Students

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*Sum Insured : 5 Lac Each Student

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*Total No of Students : 1500

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*All conditions, exclusions except as mentioned/waived above

as per ITGI's Standard Group Personal Accident Policy

Corporate Identity No (CIN) U74899DL2000PLC107621

Toll Free : 1-800-103-5499 ; Other : (0124) 428-5499 ; SMS "claim" to 56161

Policy Issuing Office: Delhi

Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory
of Delhi

Group Personal Accident Insurance Policy Wordings

This POLICY is evidence of the contract between YOU and US. The proposal form along with any written statement(s) declaration(s) of YOURS for purpose of this POLICY forms part of this contract.

This POLICY witnesses that in consideration of YOUR having paid the premium for the period stated in the schedule or for any further period for which WE may accept the payment for renewal of this policy. WE will insure the Insured Person(s) and accordingly WE will pay to YOU or YOUR legal personal representative(s) as the case may be in respect of events occurring during the period of insurance in the manner and to the extent set-forth in the policy including endorsements provided that all the terms, conditions, provisions, and exceptions of this policy in so far as they relate to anything to be done or complied with by YOU have been met.

The Schedule shall form part of this POLICY and the term 'POLICY' whenever used shall be read as including the Schedule.

Any word or expression to which a specific meaning has been attached in any part of this POLICY or of Schedule shall bear such meaning whenever it may appear.

The POLICY is based on information which have been given to US about Insured Person(s) pertaining to risk insured under the policy and the truth of these information shall be condition precedent to YOUR right to recover under this POLICY.

Definition of Words:

1. Proposal

It means any signed proposal by filling up the questionnaires and declarations written statements and any information in addition thereto supplied to US by YOU.

2. Policy

It means the policy booklet, the Schedule and any applicable endorsement or memoranda. The policy contains details of the extent of cover available to insured person (s), what is excluded from the cover and the conditions on which the policy is issued.

3. Schedule

It means latest Schedule issued by US as part of the policy. It provides details of the insured person(s), which are in force and the level of cover Insured Person(s) have.

4. Capital Sum Insured

It means the monetary amount shown against Insured Person.

5. We/Our/Us

It means IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED.

6. You/Your

It means the person(s) named as Insured in the Schedule.

7. Insured Person:

The person named as Insured person(s) in the Schedule lodged with US by YOU which will include YOU, YOUR family inclusive of dependent parents, blood relatives i.e. dependent brothers, sisters.

8. Period of Insurance

It means the duration of this policy as shown in the Schedule.

9. Standard Type of Aircraft

It means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine.

10. Injury

It means accidental physical bodily harm excluding illness or disease, solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

11. Accident

It means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

12. Air Accident

It shall mean an accident while the Insured Person is on board the standard type of Aircraft and the Aircraft meets with an accident causing injury to Insured Person.

13. Loss of Limbs

It shall mean physical separation of one or both hands or feet or permanent and total loss of use of one or both hands or feet.

14. Physical Separation

It shall mean separation at or above the wrist and/or of the foot at or above the ankle respectively.

15. Permanent Total Disablement

The bodily injury, which as its direct consequence immediately and/or in foreseeable future, will permanently, totally and absolutely prevent Insured Person from engaging in any kind of occupation.

16. Temporary Total Disablement

The bodily injury which as its direct consequence will prevent the Insured Person from engaging in all types of the occupation or any employment whatsoever for a period not exceeding 104 weeks since the date of injury to the time, Insured Person is fit enough to resume duty or engage in any kind of occupation as certified by Medical practitioners.

17. Dependent child

It means a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his/her independent sources of income.

18. Medical Practitioner

A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

19. Reasonable and Customary Charges

It means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services , taking into account the nature of the injury involved.

20. Hospitalisation

It means admission in a Hospital for Inpatient Care for consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24(twenty four) consecutive hours.

21. Medical Expenses

It means those expenses that an Insured Person has/you have necessarily and actually incurred for medical treatment on account of Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

22. Notification of Claim

It means the process of notifying a claim to us by specifying the timelines as well as the address / telephone number to which it should be notified.

23. Disclosure to information norm

This means the Policy shall be void and all premium paid hereon shall be forfeited to us, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

24. Renewal

It means the terms on which the contract of insurance can be renewed on mutual consent.

25. Alternative treatments

It means forms of treatments other than treatment "Allopathic" or "modern medicine" and includes Ayurvedic, Unani, Sidha and Homeopathy in the Indian context.

26. Terrorism / Terrorist Incident

Means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or the commission of an act

dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist activity.

Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of Terrorism.

General Conditions:

1. Reasonable Precaution and Care of Property

YOU/Insured Person shall take all reasonable precautions to prevent injury, illness, disease or damage in order to minimize claims.

2. Notice

YOU will give every notice and communication in writing to OUR office through which this insurance is affected.

3. Misdescription

The Policy shall be void and all premium paid by YOU to US be forfeited in the event of misrepresentation or concealment of any material information.

4. Disclosure To Information Norm

This means the Policy shall be void and all premium paid hereon shall be forfeited to us, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

5. Free Lookup Period

You will be allowed a period of at least 15 (fifteen) days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable stating the reasons therein for doing so.

a) If you have not made any claim during the free look period, then you shall be entitled to :

I. A refund of the premium paid less any expenses incurred by us

II. Where the risk has already commenced and the option of return of the policy is exercised by you, a deduction towards the proportionate risk premium for period on cover less any expenses incurred by us

III. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period less any expenses incurred by us on medical examination of the insured persons and the stamp duty charges.

6. Changes in Circumstances:

YOU must inform US, as soon as reasonably possible of any change in information YOU have provided to US about Insured person(s) which may affect the Insurance cover provided e.g. duty, business, occupation and obtain from US an endorsement to this effect.

7. Claim Procedure and Requirements

An event, which might become a claim under the policy, must be reported to US as soon as possible. In case of death, written notice also of death must, unless reasonable cause is shown, be given before interment/ cremation and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation. A written statement of the claim will be required and a claim form will be provided.

YOU or YOUR personal representative must give immediate written notice but within 14(fourteen) days of occurrence of injury, disease.

All certificates, information and evidence from a Medical Attendant or otherwise required by US shall be furnished by YOU, YOUR personal representative/assignee in the manner and form as WE may prescribe. In such claims YOUR legal representative, Nominee, beneficiary will allow OUR representative to carry out examination and ascertain details if and when WE may reasonably require and in the event of death get the post-mortem examination done in respect of body of Insured Person(s). In the event of claim in respect of loss of sight and loss of speech, the Insured person(s) shall undergo at YOUR expenses such operations or treatment as WE may reasonably deem desirable.

8. Fraud

If a claim is fraudulent in any respect or supported by any fraudulent statement or device with or without your knowledge, all benefit(s) under this Policy shall be forfeited.

9. Renewal

Renewal shall not be refused unless justified on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured, provided, however, that you apply for renewal and remit the requisite premium before the expiry of this policy.

10. Cancellation

- a) We may cancel the policy on grounds of fraud, moral hazard or misrepresentation or non-cooperation by you by sending 30(thirty) days notice by registered post to your last known address. You will then be entitled to, except in case of fraud or illegality on your part, a pro-rata refund of premium for unexpired period of this policy in respect of such insured person(s) in respect for whom no claim has arisen.
- b) You may cancel the policy by sending written notice to us under registered post. We will then allow a refund on following scale, except for those insured person(s) for whom claim has been preferred on us under the current policy:

Period of Cover upto	Refund of Annual Premium rate(%)
1(one) month	75% (seventy five percent)
3(three) months	50% (fifty percent)
6(six) months	25% (twenty five percent)
Exceeding Six Months	NIL

- 11.** We will not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealings with or relating to this policy. Your receipt or receipt of Insured Person shall in all cases be an effective discharge to US.

12. Arbitration

If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of the sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 (thirty) days of any party invoking arbitration the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by two such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the arbitration and conciliation act, 1996. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if we have disputed or not accepted liability under or in respect of this policy. It is understood, however, that the insured shall have the right at all times during currency of the policy to communicate only, with the leading or issuing office in all matters pertaining to this insurance.

13. Disclaimer Clause:

If WE shall disclaim OUR liability in any claim and such claim shall not have been made subject matter of suit in a court of law within 12(twelve) months from date of disclaimer, then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

- 14.** No sum payable under this policy shall carry any interest/ penalty.

15. The geographical scope of this policy will be WORLDWIDE, however the claims shall be settled in India in Indian rupees. The provisions of this policy shall be governed by the laws of India for the time being in force. The parties hereto unconditionally submit to the jurisdiction of the courts in India.

16. Grievance or Complaint:

You may register a grievance or complaint by visiting our website www.itgi.co.in you may also contact the branches from where you have bought the policy or grievance officer who can be reached at our corporate office.

16. Withdrawal & Alteration of Policy Conditions:

The policy terms and conditions may undergo alteration as per the IRDA Regulation. However the same shall be duly notified to you at least three months prior to the date when such alteration or revision comes into effect by registered post at your last declared correspondence address. The timeliness for revision in terms and rates shall be as per the IRDA Regulation.

A product may be withdrawn with the prior approval of the Authority and information of withdrawal shall be given to you in advance as per the

IRDA guidelines with details of options provided by us. If we do not receive your response on the intimation of withdrawal, the existing product shall be withdrawn on the renewal date and you shall have to take a new policy available with us, subject to terms & conditions.

17. Sum Insured Enhancement:

In case of increase in Capital Sum Insured more than 10% (ten percent) of last year capital Sum Insured at the time of renewal, subject to underwriter's discretion.

18. Payment of premium:

The premium payable shall be paid in advance before commencement of risk. No receipt for premium shall be valid except on our official form signed by our duly authorized official. In similar way, no waiver of any terms, provision, conditions and endorsements of this policy shall be valid unless made in writing and signed by our authorized official.

19. Protection of Policy Holder's Interest :

in the event of a claim, if the same is found admissible under the policy, we shall make an offer of settlement or convey the rejection of the claim within 30(thirty) days of receipt of all relevant documents and investigation/ assessment report (if required). In case the claim is admitted, the claim proceeds shall be paid within 7(seven) days of your acceptance of our offer. In case of delay in payment, we shall be liable to pay interest at a rate which is 2.0% (two percent) above the bank rate prevalent at the beginning of financial year in which the claim is received by us.

PROVISIONS:

PROVIDED THAT ALL SUMS PAYABLE HEREUNDER SHALL BE PAYABLE :

- (i) In case of claim by death or permanent total disablement i.e. Benefit 1) to Benefit 4) of Table of Benefits only after deleting by an endorsement the name of Insured Person(s) in respect of whom such sums shall become payable without any refund of premium.
- (ii) In case of claim by permanent partial disablement i.e. Benefit 5) of Table of Benefits only after reduction by an endorsement of Capital Sum Insured by the amount admissible under the claim in respect of Insured person in respect of whom such sum shall become payable.
- (iii) In case of Temporary Total Disablement Benefit i.e. 6) of Table of Benefits only upon termination of such disablement in respect of Insured person for whom the claim has been lodged.

General Exclusions

WE will not pay for any compensation in respect of death, Injury or disablement of the Insured Person.

1. As consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny military or usurped power, confiscation, seizure, capture, assault, restraint, nationalization, civil commotion or loot or pillage in connection herewith.

2. Directly or indirectly caused by contributed to by or arising from:

- (a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self sustaining process of nuclear fission.
- (b) The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component.

Coverage :

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If following Bodily injury which solely and directly causes Insured Person to death or disablement within 12 months of injury as stated in Table of Benefits, WE shall pay to YOU or YOUR legal personal representative / assignee / nominee the sum or sums hereinafter set forth in Table of Benefits.</p>	<p>WE will not liable for</p> <ul style="list-style-type: none">1. Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement.2. Any other payment after a claim under one of

the benefits 1,2,3 and 4 in Table of benefits has been admitted and becomes payable.

3. Any payment in case of more than one claim under this section during any one period of Insurance by which OUR liability in that period would exceed sum payable under benefits(1) of this policy.

4. Payment of compensation in respect of injury as a consequence of

a) Committing or attempting suicide, intentional self-injury.

b) Whilst under influence of intoxicating liquor.

c) Drug addiction or alcoholism.

d) Whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.

e) Pregnancy or childbirth.

f) Venereal disease or insanity.

g) Contracting any illness directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and /or any mutant derivative or variation of HIV or AIDS.

h) Committing any breach of law with criminal intent.

5. Terrorism / Terrorist Incident of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

TABLE OF BENEFITS		% OF CAPITAL SUM INSURED
1. Death		100
Table 2,3,4 - PTD - Permanent Total Disablement		
2.a) Loss of sight (both eyes)		100
b) Loss of two limbs		100
c) Loss of one limb and one eye		100
3.a) Loss of sight of one eye		50
b) Loss of one limb		50
4. Permanent Total and absolute disablement		100
Table 5 - PPD - Permanent Partial Disablement		
5.i) Loss of toes-all		20
ii) Great-both phalanges		5
iii) Great-one phalanx		2
iv) Other than great, if more than one toe lost-each		1
i) Loss of hearing â€“ both ears		50
ii) Loss of hearing â€“ one ear		15
c) Loss of Speech		50
d) Loss of four fingers and thumb of one hand		40
e) Loss of four fingers		35
f) Loss of thumb		25
i) Both phalanges		10
ii) One phalanx		
g) Loss of index finger		10
i) Three phalanges		8
ii) Two phalanges		4
iii) One phalanx		
h) Loss of middle finger		6
i) Three phalanges		4
ii) Two phalanges		2
iii) One phalanx		
i) Loss of ring finger		5
ii) Three phalanges		4
ii) Two phalanges		2
ii) One phalanx		
j) Loss of little finger		4
i) Three phalanges		3
ii) Two phalanges		2
iii) One phalanx		
k) Loss of Metacarpals		3
i) First or second (additional)		2
ii) Third, fourth or fifth (additional)		
l) Any other permanent partial disablement		% as assessed by Doctor
6. Temporary Total disablement benefit at the rate per week		1% of Table C Sum Insured or Rs. 25,000 whichever is lower.

Table "A": Benefit 1, Table "B1": Benefit 1-4, Table "B": Benefit 1-5, Table "C": Benefit 1-6

Special Inbuilt Benefits under the Policy in addition to capital sum insured	
A. In the event of death of Insured Person outside his/her Home, transportation cost for carriage of dead body to Home including funeral charges is payable.	2% of Capital Sum Insured or 2,500/- (Two thousand five hundred) whichever is lower.
B. Cost of Clothing damaged in the Accident as described above and liability is admitted by us.	Rs. 1000 (one thousand) per insured person any one accident or actual expenses whichever is lower.
C. Ambulance charges for transportation of Insured person to Hospital following	Rs. 1000 (one thousand) per insured person any

Accident which result in liability having been admitted by us as per 1 to 6 of Table of Benefits.	one accident or actual expenses whichever is lower.
D. Education Fund: In the event of death, permanent total disablement i.e. 1 to 4 of Table of Benefit of Insured person, We will approve compensation towards Education Fund for dependent children as below a) For one child upto the age of 23 yrs. b) For more than one children upto the age of 23 yrs.	10% (Ten percent) of C.S.I Subject to a maximum of Rs. 5000/- 10% (Ten percent) of C.S.I Subject to a maximum of Rs. 10000/-
E. Loss of Employment: In the event of accident leading to loss of employment as a consequence of 2,3 and 4 of table of benefits.	Rs. 15000 or 1% of CSI whichever is lower.