

## Group Accident Guard Policy Group Policy Schedule

**Policyholder Details**

Policyholder name : **THE BHAWANIPUR GUJARATI EDUCATION SOCIETY**  
 Policyholder Address : 60, B.L.SAHA ROAD, KOLKATA - 700053

KOLKATA-700053  
 WEST BENGAL  
 INDIA

Cust GSTIN number: 19AAATT5940Q2ZO

Policyholder Contact No.:

Policyholder E-mail id: info@bhawanipursociety.co.in

Intermediary code: 865

Intermediary Contact No: 7439595599

Intermediary Name: IGNITE INSURANCE BROKING PRIVATE LIMITED

Policy Number 0239888936  
 Renewal Number: 00  
 Endorsement Number:  
 Place of Supply: WEST BENGAL  
 State Code: 19

Business Description: Educational Institute

Number of Lives Covered: 170

Territory Limit: Worldwide

Operative Time:: 24 Hrs

Relationship Type: Non Employer Employee

Sum Insured Basis: Fixed

Loan Type:

Sum Insured Type: Fixed

Total Sum Insured: INR 17000000

Maximum Sum Insured: INR 100000

Aggregate limit for any one accident: INR 4250000

Aggregate limit for any one year: INR 0

Age Group: 3 years to 25 years

Payment frequency: Annual

Policy Period: From 15/12/2025 00:01 Hrs To 14/12/2026 23:59 Hrs

Premium details	
Net Premium (Rs):	7,847
UGST/SGST 9% (Rs.)	706
CGST 9% (Rs.)	706
Gross Premium (Rs)	9,260

GSTIN: 19AABCT3518Q1ZT-WEST BENGAL, Service Accounting Code: 997133

Insured Description: Eductional 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	Category_1	170	100,000	100,000	100,000	100,000					

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.

24\*7 Customer Support No.: 022 6489 8282 or 18002671955 (For Senior Citizens) | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | UIN: TATPAGP23093V032223

**Coverage Details:**

Sr No.	Coverages	Average SI Per Person	Deductible	Co pay(%)	Remarks
1	Accidental Dismemberment and Paralysis	100000			Covered
2	Permanent Partial Disability	100000			Covered
3	Accidental Death	100000			Only Students of the Educational Institute are covered
4	Permanent Total Disability	100000			Covered
5	Terrorism	100000			Covered
6	Ambulance Services	2000			Rs.2000

**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:

- Any Pre-existing Condition (PED), any complication arising from it;
- Any claim of Insured Person arising from:
  - suicide or attempted suicide
  - wilful self-inflicted illness or injury except injury in self-defence or to save life; or
- Being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.
- Participation in an actual or attempted felony, riot, crime, misdemeanor (excluding traffic violations) or civil commotion

*This is only a summary of the product features/terms/conditions/exclusions. For more details, please refer our website [www.tataaig.com](http://www.tataaig.com).*

- Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.
- 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. LOAENF1/CSD/108/2025/4088 Validity Period Dt.17/10/2025 To Dt.09/11/2028/4088 Date:13/10/2025

**General Conditions:**

- You have a period of 30 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 Detail:** Insured Person(s) can notify a **Claim** by sending an SMS **CLAIMS** to **5616181** or by calling **The Company's** 24\*7 Customer Support No. **022 6489 8282** or **18002671955** (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 24\*7 Customer Support No.: 022 6489 8282 or you may email to the customer service desk at [customersupport@tataaig.com](mailto:customersupport@tataaig.com). Senior citizens can call our dedicated line at 1800-22-9966. Please refer The Company's Website for the grievance redressal policy.

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**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.

Date: 15/12/2025  
Place: KOLKATA

For Policy wordings, please scan the below QR code :



**For TATA AIG General Insurance Company Limited**

Digitally Signed by: Malpa Devi Maharana

Date: 18/12/2025

Location: Mumbai

**Policy Servicing Address**

Peninsula Business Park, Tower A, 15th Floor, Ganpatrao Kadam Marg, Lower Parel, MUMBAI, MAHARASHTRA-400013

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## RECEIPT

Receipt No. : 104001124486296

Receipt Date : 15/12/2025

Policy No : 0239888936

Received with thanks from THE BHAWANIPUR GUJARATI EDUCATION SOCIETY a sum of Rs. 9260 (Rupees Nine Thousand Two Hundred Sixty And Paise Zero Only only) Cash Deposit, Bank Name - , towards.

Sr. No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239888936	9260	9260	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 void.
  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 : 19AABCT3518Q1ZT-WEST BENGAL Service Accounting Code : 997133**

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

Attached to and forming part of Policy No 0239888936

List of Insured Annexure "1"

Sr. No.	EMP.ID/ Unique I D	Name of Insured	Category	Tata AIG Ref No	Sum Insured (Rs.)							
					ACCIDENTAL DEATH	ACCIDENTAL DISMEMBERMENT AND PARALYSIS	Permanent Total Disability	Permanent Partial Disability	Fixed Medex OPD	Fixed Medex IPD	Fixed Medex OPD and IPD	Variable Medex
1	25277040001	Subhrajyoti Mukherjee	Category _1	0239888 9362527 7040001 1	100,000	100,000	100,000	100,000				
2	25277040004	Anirban Ghosal	Category _1	0239888 9362527 7040004 2	100,000	100,000	100,000	100,000				
3	25277040006	KOEL CHATTERJEE	Category _1	0239888 9362527 7040006 3	100,000	100,000	100,000	100,000				
4	25277040007	Sagar Roy	Category _1	0239888 9362527 7040007 4	100,000	100,000	100,000	100,000				
5	25277040008	Ashmita Ghosh	Category _1	0239888 9362527 7040008 5	100,000	100,000	100,000	100,000				
6	25277040009	Biswadeep Halder	Category _1	0239888 9362527 7040009 6	100,000	100,000	100,000	100,000				
7	25277040015	Gourav Mondal	Category _1	0239888 9362527 7040015 7	100,000	100,000	100,000	100,000				
8	25277040016	Subhojit Karthak	Category _1	0239888 9362527 7040016 8	100,000	100,000	100,000	100,000				
9	25277040026	SHIBU PRASAD	Category _1	0239888 9362527 7040026 9	100,000	100,000	100,000	100,000				
10	25277040024	Soumyadeep Manna	Category _1	0239888 9362527 7040024 10	100,000	100,000	100,000	100,000				
11	25277040028	Snehasish Nath	Category _1	0239888 9362527 7040028 11	100,000	100,000	100,000	100,000				
12	25277040035	SAIMA IQBAL	Category _1	0239888 9362527 7040035 12	100,000	100,000	100,000	100,000				

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13	2527704 0039	Debmalya Banik	Category _1	0239888 9362527 7040039 13	100,000	100,000	100,000	100,000				
14	2527704 0045	Subhanka r Ghosh	Category _1	0239888 9362527 7040045 14	100,000	100,000	100,000	100,000				
15	2527704 0048	Srija Saha	Category _1	0239888 9362527 7040048 15	100,000	100,000	100,000	100,000				
16	2527704 0052	Alia Khalid	Category _1	0239888 9362527 7040052 16	100,000	100,000	100,000	100,000				
17	2527704 0057	Mamata B iswas	Category _1	0239888 9362527 7040057 17	100,000	100,000	100,000	100,000				
18	2527704 0056	Rahul Sah a	Category _1	0239888 9362527 7040056 18	100,000	100,000	100,000	100,000				
19	2527704 0069	Diganta S arkar	Category _1	0239888 9362527 7040069 19	100,000	100,000	100,000	100,000				
20	2527704 0065	Sugnik Bo ral	Category _1	0239888 9362527 7040065 20	100,000	100,000	100,000	100,000				
21	2527704 0071	Sayanti D ey	Category _1	0239888 9362527 7040071 21	100,000	100,000	100,000	100,000				
22	2527704 0062	ANANYA DAS	Category _1	0239888 9362527 7040062 22	100,000	100,000	100,000	100,000				
23	2527704 0074	SNIGHDH A BANERJ EE	Category _1	0239888 9362527 7040074 23	100,000	100,000	100,000	100,000				
24	2527704 0073	SRIJIT SAN KAR DAS	Category _1	0239888 9362527 7040073 24	100,000	100,000	100,000	100,000				
25	2527704 0075	Soumend u Majumd ar	Category _1	0239888 9362527 7040075 25	100,000	100,000	100,000	100,000				
26	2527704 0072	Anushka Ghosh	Category _1	0239888 9362527 7040072 26	100,000	100,000	100,000	100,000				

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27	2527704 0076	Kaustav D ey	Category _1	0239888 9362527 7040076 27	100,000	100,000	100,000	100,000				
28	2527704 0083	Sayan Ban erjee	Category _1	0239888 9362527 7040083 28	100,000	100,000	100,000	100,000				
29	2527704 0082	Shreya Ch akraborty	Category _1	0239888 9362527 7040082 29	100,000	100,000	100,000	100,000				
30	2523404 0096	Rajarshi N ayak	Category _1	0239888 9362523 4040096 30	100,000	100,000	100,000	100,000				
31	2527704 0085	TRISHA G USTHIPATI	Category _1	0239888 9362527 7040085 31	100,000	100,000	100,000	100,000				
32	2527704 0090	Ahana De y	Category _1	0239888 9362527 7040090 32	100,000	100,000	100,000	100,000				
33	2527704 0087	DEBOTTA M BOSE	Category _1	0239888 9362527 7040087 33	100,000	100,000	100,000	100,000				
34	2527704 0088	Ritayan M ukherjee	Category _1	0239888 9362527 7040088 34	100,000	100,000	100,000	100,000				
35	2527704 0092	Megha Ch irania	Category _1	0239888 9362527 7040092 35	100,000	100,000	100,000	100,000				
36	2527704 0091	BALLANA SIRISHA	Category _1	0239888 9362527 7040091 36	100,000	100,000	100,000	100,000				
37	2527704 0093	Gopal Ku mar	Category _1	0239888 9362527 7040093 37	100,000	100,000	100,000	100,000				
38	2527704 0096	Saikat Pro dhan	Category _1	0239888 9362527 7040096 38	100,000	100,000	100,000	100,000				
39	2527704 0095	Moumi Ba nerjee	Category _1	0239888 9362527 7040095 39	100,000	100,000	100,000	100,000				
40	2527704 0097	Debashmi ta Paul	Category _1	0239888 9362527 7040097 40	100,000	100,000	100,000	100,000				

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41	2527704 0099	CHIRASRE E GHOSH	Category _1	0239888 9362527 7040099 41	100,000	100,000	100,000	100,000				
42	2527704 0100	ARPIT KES HARI	Category _1	0239888 9362527 7040100 42	100,000	100,000	100,000	100,000				
43	2527704 0103	Antara Ma ji	Category _1	0239888 9362527 7040103 43	100,000	100,000	100,000	100,000				
44	2527704 0101	Aakash H aldar	Category _1	0239888 9362527 7040101 44	100,000	100,000	100,000	100,000				
45	2527704 0102	Tuhin Shu bhra Ray	Category _1	0239888 9362527 7040102 45	100,000	100,000	100,000	100,000				
46	2527704 0108	Sumon Ku mar Patra	Category _1	0239888 9362527 7040108 46	100,000	100,000	100,000	100,000				
47	2527704 0107	Pallabi De b Barman	Category _1	0239888 9362527 7040107 47	100,000	100,000	100,000	100,000				
48	2527704 0139	Abdullah Masud Re yaz	Category _1	0239888 9362527 7040139 48	100,000	100,000	100,000	100,000				
49	2527704 0109	Soumady uti Panda	Category _1	0239888 9362527 7040109 49	100,000	100,000	100,000	100,000				
50	2527704 0119	Khusi Mu ndra	Category _1	0239888 9362527 7040119 50	100,000	100,000	100,000	100,000				
51	2527704 0110	Monojeet Banerjee	Category _1	0239888 9362527 7040110 51	100,000	100,000	100,000	100,000				
52	2527704 0112	Yeash Mul lick	Category _1	0239888 9362527 7040112 52	100,000	100,000	100,000	100,000				
53	2527704 0116	Souvik Sa ha	Category _1	0239888 9362527 7040116 53	100,000	100,000	100,000	100,000				
54	2527704 0122	Mouli Roy	Category _1	0239888 9362527 7040122 54	100,000	100,000	100,000	100,000				

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55	2527704 0120	SHRIJITA G HOSH	Category _1	0239888 9362527 7040120 55	100,000	100,000	100,000	100,000				
56	2527704 0124	Bipratip M andal	Category _1	0239888 9362527 7040124 56	100,000	100,000	100,000	100,000				
57	2527704 0121	Sayantan Hazra	Category _1	0239888 9362527 7040121 57	100,000	100,000	100,000	100,000				
58	2527704 0123	Indrashis Malik	Category _1	0239888 9362527 7040123 58	100,000	100,000	100,000	100,000				
59	2527704 0127	Swagata Maity	Category _1	0239888 9362527 7040127 59	100,000	100,000	100,000	100,000				
60	2527704 0129	Bidisha H ore	Category _1	0239888 9362527 7040129 60	100,000	100,000	100,000	100,000				
61	2527704 0128	Devadars han Kakati	Category _1	0239888 9362527 7040128 61	100,000	100,000	100,000	100,000				
62	2527704 0130	ABUL KAL AM AZAD	Category _1	0239888 9362527 7040130 62	100,000	100,000	100,000	100,000				
63	2527704 0132	SARAH BE NAJIR	Category _1	0239888 9362527 7040132 63	100,000	100,000	100,000	100,000				
64	2527704 0133	Dibyendu Chatterjee	Category _1	0239888 9362527 7040133 64	100,000	100,000	100,000	100,000				
65	2527704 0137	NILADRI S EKHAR DE B	Category _1	0239888 9362527 7040137 65	100,000	100,000	100,000	100,000				
66	2527704 0140	Arijit Sark ar	Category _1	0239888 9362527 7040140 66	100,000	100,000	100,000	100,000				
67	2527704 0142	Bratati De y	Category _1	0239888 9362527 7040142 67	100,000	100,000	100,000	100,000				
68	2527704 0146	Soumik Pa ul	Category _1	0239888 9362527 7040146 68	100,000	100,000	100,000	100,000				

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69	2527704 0147	Sohini Ad ak	Category _1	0239888 9362527 7040147 69	100,000	100,000	100,000	100,000				
70	2527704 0148	Subhadip Das Maha patra	Category _1	0239888 9362527 7040148 70	100,000	100,000	100,000	100,000				
71	2523404 0249	RENU KES HRI	Category _1	0239888 9362523 4040249 71	100,000	100,000	100,000	100,000				
72	2527704 0151	Bikram De bnath	Category _1	0239888 9362527 7040151 72	100,000	100,000	100,000	100,000				
73	2527704 0153	Urmimala Dey	Category _1	0239888 9362527 7040153 73	100,000	100,000	100,000	100,000				
74	2527704 0160	Ishandip Dutta	Category _1	0239888 9362527 7040160 74	100,000	100,000	100,000	100,000				
75	2527704 0159	Ariyan Ma li	Category _1	0239888 9362527 7040159 75	100,000	100,000	100,000	100,000				
76	2527704 0162	Rahul Mo ndal	Category _1	0239888 9362527 7040162 76	100,000	100,000	100,000	100,000				
77	2527704 0165	Rajdeep D as	Category _1	0239888 9362527 7040165 77	100,000	100,000	100,000	100,000				
78	2527704 0167	Shuheb K han	Category _1	0239888 9362527 7040167 78	100,000	100,000	100,000	100,000				
79	2527704 0168	PRIYA CH AURASIYA	Category _1	0239888 9362527 7040168 79	100,000	100,000	100,000	100,000				
80	2527704 0182	NANDINI SAHA	Category _1	0239888 9362527 7040182 80	100,000	100,000	100,000	100,000				
81	2527704 0020	Subhrade ep Sen	Category _1	0239888 9362527 7040020 81	100,000	100,000	100,000	100,000				
82	2527704 0018	Anwasha Dhara	Category _1	0239888 9362527 7040018 82	100,000	100,000	100,000	100,000				

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83	2527704 0027	Sudeshna Samanta	Category _1	0239888 9362527 7040027 83	100,000	100,000	100,000	100,000				
84	2527704 0029	Priyanka Bera Ghosh	Category _1	0239888 9362527 7040029 84	100,000	100,000	100,000	100,000				
85	2527704 0031	Riju Koley	Category _1	0239888 9362527 7040031 85	100,000	100,000	100,000	100,000				
86	2527704 0036	Ayan Mait y	Category _1	0239888 9362527 7040036 86	100,000	100,000	100,000	100,000				
87	2527704 0055	PRADIPTA MANNA	Category _1	0239888 9362527 7040055 87	100,000	100,000	100,000	100,000				
88	2527704 0051	AMISHA SI NGH	Category _1	0239888 9362527 7040051 88	100,000	100,000	100,000	100,000				
89	2527704 0049	Senjuti Ch atterjee	Category _1	0239888 9362527 7040049 89	100,000	100,000	100,000	100,000				
90	2527704 0061	Ananda S ankar Bose	Category _1	0239888 9362527 7040061 90	100,000	100,000	100,000	100,000				
91	2527704 0070	Anindita K armakar	Category _1	0239888 9362527 7040070 91	100,000	100,000	100,000	100,000				
92	2527704 0079	Soumik R oy	Category _1	0239888 9362527 7040079 92	100,000	100,000	100,000	100,000				
93	2527704 0084	Arpan Ban erjee	Category _1	0239888 9362527 7040084 93	100,000	100,000	100,000	100,000				
94	2527704 0098	DEBASISH HAZRA	Category _1	0239888 9362527 7040098 94	100,000	100,000	100,000	100,000				
95	2527704 0086	Doly Maity	Category _1	0239888 9362527 7040086 95	100,000	100,000	100,000	100,000				
96	2527704 0104	Aayush H alder	Category _1	0239888 9362527 7040104 96	100,000	100,000	100,000	100,000				

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**TATA AIG General Insurance Company Limited**

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24\*7 Customer Support No.: 022 6489 8282 or 18002671955 (For Senior Citizens) | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | UIN: TATPAGP23093V032223

97	2527704 0105	Sanchita A dhikary	Category _1	0239888 9362527 7040105 97	100,000	100,000	100,000	100,000				
98	2527704 0117	Mainak M ukherjee	Category _1	0239888 9362527 7040117 98	100,000	100,000	100,000	100,000				
99	2527704 0141	Praloy Mu kherjee	Category _1	0239888 9362527 7040141 99	100,000	100,000	100,000	100,000				
100	2527704 0144	Ayushma n singha	Category _1	0239888 9362527 7040144 100	100,000	100,000	100,000	100,000				
101	2527704 0152	Subhro D ebsarkar	Category _1	0239888 9362527 7040152 101	100,000	100,000	100,000	100,000				
102	2527704 0037	Asmita Ch owdhury	Category _1	0239888 9362527 7040037 102	100,000	100,000	100,000	100,000				
103	2523404 0109	Ranit Hald er	Category _1	0239888 9362523 4040109 103	100,000	100,000	100,000	100,000				
104	2527704 0113	Rishitirtha Banerjee	Category _1	0239888 9362527 7040113 104	100,000	100,000	100,000	100,000				
105	2527704 0114	Shruti Das	Category _1	0239888 9362527 7040114 105	100,000	100,000	100,000	100,000				
106	2527704 0115	Sayantana Das	Category _1	0239888 9362527 7040115 106	100,000	100,000	100,000	100,000				
107	2527704 0118	Neha Mah ato	Category _1	0239888 9362527 7040118 107	100,000	100,000	100,000	100,000				
108	2527704 0125	Himanshu Ranjan	Category _1	0239888 9362527 7040125 108	100,000	100,000	100,000	100,000				
109	2527704 0126	Ajit Kumar	Category _1	0239888 9362527 7040126 109	100,000	100,000	100,000	100,000				
110	2527704 0131	Shruti Kar makar	Category _1	0239888 9362527 7040131 110	100,000	100,000	100,000	100,000				

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111	2527704 0134	Sachin Thakur	Category _1	0239888 9362527 7040134 111	100,000	100,000	100,000	100,000				
112	2523404 0223	Belal Akbar Mansoori	Category _1	0239888 9362523 4040223 112	100,000	100,000	100,000	100,000				
113	2527704 0138	Sagnik Das	Category _1	0239888 9362527 7040138 113	100,000	100,000	100,000	100,000				
114	2527704 0135	Tarannum Mahtab	Category _1	0239888 9362527 7040135 114	100,000	100,000	100,000	100,000				
115	2527704 0136	Srijita Tripathy	Category _1	0239888 9362527 7040136 115	100,000	100,000	100,000	100,000				
116	2527704 0143	Ananya Mitra	Category _1	0239888 9362527 7040143 116	100,000	100,000	100,000	100,000				
117	2527704 0149	Ahana Saha	Category _1	0239888 9362527 7040149 117	100,000	100,000	100,000	100,000				
118	2523404 0251	Shashwata Adhikari	Category _1	0239888 9362523 4040251 118	100,000	100,000	100,000	100,000				
119	2527704 0154	RESHMI DUTTA	Category _1	0239888 9362527 7040154 119	100,000	100,000	100,000	100,000				
120	2527704 0155	Snigdha Bhattacharjee	Category _1	0239888 9362527 7040155 120	100,000	100,000	100,000	100,000				
121	2523404 0262	Riya Singh	Category _1	0239888 9362523 4040262 121	100,000	100,000	100,000	100,000				
122	2527704 0161	Biswajit Mitra	Category _1	0239888 9362527 7040161 122	100,000	100,000	100,000	100,000				
123	2527704 0157	Rimsha Naz	Category _1	0239888 9362527 7040157 123	100,000	100,000	100,000	100,000				
124	2527704 0169	SAMAPAN MONDAL	Category _1	0239888 9362527 7040169 124	100,000	100,000	100,000	100,000				

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125	2527704 0178	SHANKHA THAKURA TA	Category _1	0239888 9362527 7040178 125	100,000	100,000	100,000	100,000				
126	2527704 0185	Sristy Adh ikary	Category _1	0239888 9362527 7040185 126	100,000	100,000	100,000	100,000				
127	2527704 0186	Aditya Pal	Category _1	0239888 9362527 7040186 127	100,000	100,000	100,000	100,000				
128	2527704 0187	Hrishiraj B anerjee	Category _1	0239888 9362527 7040187 128	100,000	100,000	100,000	100,000				
129	2523403 0118	ANOPOM SARKAR	Category _1	0239888 9362523 4030118 129	100,000	100,000	100,000	100,000				
130	2523403 0120	PARTH RO Y	Category _1	0239888 9362523 4030120 130	100,000	100,000	100,000	100,000				
131	2523403 0149	Raktim DA S	Category _1	0239888 9362523 4030149 131	100,000	100,000	100,000	100,000				
132	2527703 0004	Swarnode ep Das	Category _1	0239888 9362527 7030004 132	100,000	100,000	100,000	100,000				
133	2523403 0287	Mainak Se n	Category _1	0239888 9362523 4030287 133	100,000	100,000	100,000	100,000				
134	2523403 0579	Joy Sarkar	Category _1	0239888 9362523 4030579 134	100,000	100,000	100,000	100,000				
135	2523403 0460	Tushar Pa ul	Category _1	0239888 9362523 4030460 135	100,000	100,000	100,000	100,000				
136	2523403 0598	BEDANTA DANA	Category _1	0239888 9362523 4030598 136	100,000	100,000	100,000	100,000				
137	2523403 0653	Snehasish Das	Category _1	0239888 9362523 4030653 137	100,000	100,000	100,000	100,000				
138	2523403 0764	Swarnadit ya Paul	Category _1	0239888 9362523 4030764 138	100,000	100,000	100,000	100,000				

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139	25234030864	HARSH BALMIKI	Category_1	023988893625234030864139	100,000	100,000	100,000	100,000				
140	25234030885	Niteen Sinha	Category_1	023988893625234030885140	100,000	100,000	100,000	100,000				
141	25234030949	Rimsa Rahman	Category_1	023988893625234030949141	100,000	100,000	100,000	100,000				
142	25277030001	Debartwik Chakraborty	Category_1	023988893625277030001142	100,000	100,000	100,000	100,000				
143	25277030002	MEHEBO OB Alam	Category_1	023988893625277030002143	100,000	100,000	100,000	100,000				
144	25277030003	Nandini Dinda	Category_1	023988893625277030003144	100,000	100,000	100,000	100,000				
145	25234030978	Sabiha Labiba	Category_1	023988893625234030978145	100,000	100,000	100,000	100,000				
146	25234030977	Shubhranish Yadav	Category_1	023988893625234030977146	100,000	100,000	100,000	100,000				
147	25277030005	Soubhik Karthak	Category_1	023988893625277030005147	100,000	100,000	100,000	100,000				
148	25277030010	Nabin Mondal	Category_1	023988893625277030010148	100,000	100,000	100,000	100,000				
149	25277030008	SUBHASH REE PADH IHARI	Category_1	023988893625277030008149	100,000	100,000	100,000	100,000				
150	25277030009	Antony Rohan	Category_1	023988893625277030009150	100,000	100,000	100,000	100,000				
151	25234031004	Prince Pranjapati	Category_1	023988893625234031004151	100,000	100,000	100,000	100,000				
152	25277030012	Govind Kumar Singh	Category_1	023988893625277030012152	100,000	100,000	100,000	100,000				

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153	2523403 1003	Suvro Ach aryya	Category _1	0239888 9362523 4031003 153	100,000	100,000	100,000	100,000				
154	2527703 0011	Anubhab Roy	Category _1	0239888 9362527 7030011 154	100,000	100,000	100,000	100,000				
155	2527703 0013	RUPKATH A DEB	Category _1	0239888 9362527 7030013 155	100,000	100,000	100,000	100,000				
156	2527703 0014	Pritam Da s	Category _1	0239888 9362527 7030014 156	100,000	100,000	100,000	100,000				
157	2527703 0016	ANKUSH T HAKUR	Category _1	0239888 9362527 7030016 157	100,000	100,000	100,000	100,000				
158	2527703 0017	AGNIVA R AY	Category _1	0239888 9362527 7030017 158	100,000	100,000	100,000	100,000				
159	2527703 0085	AKASH PA UL	Category _1	0239888 9362527 7030085 159	100,000	100,000	100,000	100,000				
160	2527703 0100	Rohit Kum ar Shaw	Category _1	0239888 9362527 7030100 160	100,000	100,000	100,000	100,000				
161	2527703 0116	Sagnik Ku ndu	Category _1	0239888 9362527 7030116 161	100,000	100,000	100,000	100,000				
162	2523403 1036	Souvik Pa ul	Category _1	0239888 9362523 4031036 162	100,000	100,000	100,000	100,000				
163	2527703 0125	Sumista Bi swas	Category _1	0239888 9362527 7030125 163	100,000	100,000	100,000	100,000				
164	2527703 0129	VIVEK SIN GH	Category _1	0239888 9362527 7030129 164	100,000	100,000	100,000	100,000				
165	2523403 1027	Soumodip Dhara	Category _1	0239888 9362523 4031027 165	100,000	100,000	100,000	100,000				
166	2527703 0111	Triparn Sa h	Category _1	0239888 9362527 7030111 166	100,000	100,000	100,000	100,000				

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167	2527703 0110	SHUBHA DEY	Category _1	0239888 9362527 7030110 167	100,000	100,000	100,000	100,000				
168	2523403 1037	rudranil d ebnath	Category _1	0239888 9362523 4031037 168	100,000	100,000	100,000	100,000				
169	2527703 0126	ZIYA FATM A	Category _1	0239888 9362527 7030126 169	100,000	100,000	100,000	100,000				
170	2527703 0122	Moni Jais wal	Category _1	0239888 9362527 7030122 170	100,000	100,000	100,000	100,000				

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

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**Permanent Partial Disability**

"The Percentage (%) of Sum Insured under (B4) Permanent Partial Disability as mentioned below shall supersede the policy wordings.

Nature of Losses	Up to Percentage(%) of 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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**Customer Information Sheet/Know Your Policy**

This document provides key information about your policy. You are also advised to go through your policy document.

Sr.No.	Title	Description	Policy Clause No.		
1.	Name of the Insurance Product / Policy	Group Accident Guard			
2.	Policy Number	0239888936			
3.	Type of Insurance Product / Policy	Both Indemnity and Benefit			
4.	Sum Insured(Basis)	<b>Fixed Sum Insured</b>			
		Coverages	Sum Insured	Deductible	Remarks
		Accidental Dismemberment and Paralysis	100000		
		Permanent Partial Disability	100000		
		Accidental Death	100000		
		Permanent Total Disability	100000		
		Terrorism	100000		
		Ambulance Services	2000		

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5.	Policy Coverage (What the Policy Covers?)	<p>The Customer Information Sheet should be read in conjunction with the Certificate of Insurance and Policy Wordings. Insurance coverage will be applicable only to the covers and up to the Sum Insured limits as specifically mentioned in the Certificate of Insurance.</p> <p><b>Base Covers:</b></p> <ul style="list-style-type: none"> <li>• <b>Accidental Death (B1)</b> - The cover will pay the Sum Insured for Death of Insured Person, directly and independently resulting from an Accident within the Policy / Cover Period.</li> <li>• <b>Accidental Dismemberment and Paralysis (B2)</b> - The coverage will pay a specified percentage of the Sum Insured to Insured Person within the Policy / Cover Period because of an Accident directly and independently resulting in one of the losses</li> <li>• <b>Permanent Total Disability (B3)</b> - The coverage will pay the Sum Insured for Injury within the Policy / Cover Period because of an Accident, directly and independently resulting in Permanent Total Disability</li> <li>• <b>Permanent Partial Disability (B4)</b> - The cover will pay a specified percentage of the Sum Insured for Injury to the Insured Person(s) which is total, continuous and permanent within the Policy / Cover Period,</li> </ul> <p><b>Inclusion of Covers Endorsements (Additional Covers):</b></p> <ul style="list-style-type: none"> <li>• <b>Ambulance Services</b> - The Cover will reimburse up to Sum Insured per Hospitalisation for expenses incurred for transfer of the Insured Person due to Injury during the Policy / Cover Period by an Ambulance from the site of Accident to the nearest Hospital or from one Hospital to another Hospital.</li> </ul>	Section (2)
6.	Exclusions	<p><b>Standard Exclusion</b></p> <p><b>Exclusions specific to this Policy, which can be waived on payment of additional premium</b></p> <ol style="list-style-type: none"> <li>1. Any Insured Person's participation in Adventure Sports for Leisure performed under expert supervision of trained professional or racing or in winter sports, scuba diving within 50 meters from sea level, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, mountain biking other than cross-country or on tracks and trails, bushwalking within 3,000 meters from sea level, wind surfing (coastal waters within 3 nautical miles) hiking / trekking within 3000 meters from sea level, caving or potholing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating within coastal waters (2 miles), participation in any Professional Sport, any bodily contact sport or any other hazardous or potentially dangerous sport for which the Insured Person are trained or untrained;</li> <li>2. Terrorism as given in Exclusion - i.10 mentioned here with</li> </ol> <p><b>Exclusions specific to this Policy</b></p> <p>This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, in respect of:</p> <ol style="list-style-type: none"> <li>3. Any Pre-existing disease, any complication arising from it,</li> <li>4. The attending Physician who will be (a) Insured Person himself / herself or (b) Close Member of the Family who is covered in this Policy.</li> <li>5. Any claim of Insured Person arising from:             <ol style="list-style-type: none"> <li>a. suicide or attempted suicide</li> <li>b. wilful self-inflicted illness or injury except injury in self-defence or to save life; or</li> </ol> </li> <li>6. being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication</li> <li>7. Participation in an actual or attempted felony, riot, crime, misdemeanor</li> </ol>	Section (3)

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		<p>(excluding traffic violations) or civil commotion;</p> <p>8. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Aircraft;</p> <p>9. War or any act of war, invasion, act of foreign enemy, civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons / materials, chemical and biological weapons, ionising radiation;</p> <p>10. any loss, damage cost or expense of whatsoever nature 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;</p> <p>11. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;</p> <p>12. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment;</p> <p>13. Any Insured Person's participation in Professional or Adventure Sports other than mentioned in Exclusion i.1, or participation without expert supervision of trained professional;</p> <p>14. Arising or resulting from the Insured Person(s) committing any breach of law with criminal intent</p> <p>15. Any loss caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where Pre-existing disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy</p> <p>16. for any loss of which a contributing cause was Insured Person's actual or wilful participation in, an illegal act or any violation or attempted violation of the law or Insured Person's resistance to arrest;</p> <p>17. Confinement in a Hospital which is not Medically Necessary</p> <p>18. Mosquito bite and resultant diseases are excluded under the Policy.</p> <p>19. Any loss resulting contributed or aggravated or prolonged by childbirth or from pregnancy.</p>	
7.	Waiting Period	Please refer to point no. 4	
8.	<p><b>Financial Limits of Coverage</b></p> <ul style="list-style-type: none"> <li>• Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)</li> <li>• Deductible (It is a specified amount): <ul style="list-style-type: none"> <li>- Up to which an insurance company will not pay any claim, and</li> <li>- Which will be deducted from total claim amount (if claim amount is more than the specified amount)</li> </ul> </li> </ul>	Please refer to point no. 4	Financial limits as Covered Under The Policy

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24\*7 Customer Support No.: 022 6489 8282 or 18002671955 (For Senior Citizens) | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | UIN: TATPAGP23093V032223

9.	Claims/Claims Procedure	<p><b>Intimation &amp; Assistance:</b></p> <p>Insured Person(s) can notify a Claim by sending an SMS CLAIMS to <b>5616181</b> or by calling the company's 24*7 Customer Support No. <b>022 6489 8282</b> or <b>18002671955</b> (only for Senior Citizen Policyholders). Please use the Claim Intimation Form for intimation of a Claim.</p> <p>Insured Person(s) can even write to the company at <b>general.claims@tataaig.com</b> and scanned documents may be submitted at <b>paclaim.support@tataaig.com</b> to initiate claim processing.</p> <p>Please submit all documents to the Corporate Office at the address given below:</p> <p><b>A&amp;H Claims Department:</b></p> <p>TATA AIG General Insurance Co. Ltd. 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063.</p>	Section (5)
10.	Policy Servicing	<p><b>Company Officials:</b></p> <p>If you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24*7 Customer Support No.: <b>022 6489 8282</b> or Senior Citizen No. <b>18002671955</b> (toll) or you may email to the customer service desk at <b>customersupport@tataaig.com</b></p>	Other Terms and Conditions
11.	Grievances/ Complaints	<p><b>Redressal of Grievance:</b></p> <p>In case of any grievance the insured person may contact the company through Website: <a href="http://www.tataaig.com">www.tataaig.com</a> <b>Call Us 24x7: helpline 022 6489 8282 or 18002671955 (Senior Citizen)</b> <b>Email us at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a></b></p> <p><b>Courier:</b> Customer Support, TATA AIG General Insurance Company Limited, 7 and 8 Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>Visit the Servicing Branch mentioned in the Policy Document</p> <p>The Insured Person may also approach the grievance cell at any of the company's branches with details of grievance.</p> <p>If Insured Person is not satisfied with the Redressal of Grievance through one of the above methods, Insured Person may contact the Grievance Officer at manager <b>customersupport@tataaig.com</b>.</p> <p>For updated details of Grievance Officer, kindly refer the link IRDAI Integrated Grievance Management System - <b><a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a></b></p> <p>If Insured Person is not satisfied with the Redressal of Grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for Redressal of Grievance as per Insurance Ombudsman Rules 2017.</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System - <b><a href="https://igms.irda.gov.in/">https://igms.irda.gov.in/</a></b></p>	Other Terms and Conditions
12.	Things to remember	<b>Claims Payment</b>	Other Terms and Conditions

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**

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13.	Your Obligations:	<p><b>i.</b> In case of employer-employee policies, if any mis-representation or non-disclosure of material facts or incorrect coverage or Claim experience information provided at the time of request for proposal, the policy shall be void ab-initio without any premium refund.</p> <p><b>ii.</b> In case of non-employer-employee policies, the Company will not be liable to pay under the policy if any Mis-representation or non-disclosure of material facts is noted at the time of Claim or otherwise, whether by Policyholder or any Insured Person or anyone acting on behalf of Policyholder or any Insured Person, and Certificate of Insurance shall be void ab-initio without any premium refund.</p>	Other Terms and Conditions
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**Declaration by the Policy Holder : THE BHAWANIPUR GUJARATI EDUCATION SOCIETY**

**I have read the above and confirm having noted the details.**

Place: KOLKATA

THE BHAWANIPUR GUJARATI EDUCATION SOCIETY

Date: 15/12/2025

(Signature of the Policyholder)

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

TAX INVOICE										
<b>Insurer Name:</b>		TATA AIG GENERAL INSURANCE COMPANY LIMITED								
<b>Insurer Address:</b>		GODREJ GENESIS, UNIT NO. 604, 6TH FLOOR, WEST BENGAL KOLKATA 700091			<b>GSTIN of Supplier :</b> 19AABCT3518Q1ZT					
<b>Customer Name :</b>		THE BHAWANIPUR GUJARATI EDUCATION SOCIETY			<b>Invoice No.:</b> WB25I00000676748					
<b>Customer Address:</b>		60, B.L.SAHA ROAD, KOLKATA - 700053 WEST BENGAL KOLKATA 700053			<b>Invoice Date:</b> 18/12/2025					
<b>PAN:</b>		AAATT5940Q			<b>Place of Supply:</b> WEST BENGAL					
<b>GSTIN :</b>		19AAATT5940Q2ZO			<b>State Code:</b> 19					
<b>Policy Number :</b>		0239888936			<b>Proposal Number :</b> 202512180223665					
Sr. No.	Description	SAC	Taxable Value	IGST		CGST **		SGST/UTGST **		Total Value
				Rate	Amount	Rate	Amount	Rate	Amount	
1	<u>Service category -</u> <u>Description</u> General Insurance Services	997133	7,847.20	0%	0.00	9%	706.25	9%	706.25	9,260.00
<b>Total Amount Due</b>			<b>7,847.20</b>	<b>0%</b>	<b>0.00</b>	<b>9%</b>	<b>706.25</b>	<b>9%</b>	<b>706.25</b>	<b>9,260.00</b>
<b>Total Invoice value (In words):</b>					<b>Rupees Nine Thousand Two Hundred Sixty And Paise Zero Only</b>					
<b>Remarks, if any:</b>										
<p>Any Stamp Duty / Environment Relief Fund etc which are in the nature of government duties is charged and collected separately. The same should not form a part of tax invoice/credit note</p> <p>Whether tax payable under RCM -NO</p> <p>I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.</p>						<p><b>For Tata AIG General Insurance Company Limited</b> Digitally Signed by: Malpa Devi Maharana Date: 18/12/2025 Location: Mumbai</p>				