

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@bhges.co.in

Intermediary code: 865

Intermediary Contact No: 7439595599

Intermediary Name: IGNITE INSURANCE BROKING PRIVATE LIMITED

Policy Number 0239888876
Renewal Number: 00
Endorsement Number:
Place of Supply: WEST BENGAL
State Code: 19

Business Description: Educational Institute

Number of Lives Covered: 199

Territory Limit: Worldwide

Operative Time:: 24 Hrs

Relationship Type: Employer Employee

Sum Insured Basis: Graded

Loan Type:

Sum Insured Type: Graded

Total Sum Insured: INR 218600000

Maximum Sum Insured: INR 2000000

Aggregate limit for any one accident: INR 50000000

Aggregate limit for any one year: INR 0

Age Group: 18 years to 70 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):	31,231
UGST/SGST 9% (Rs.)	2,811
CGST 9% (Rs.)	2,811
Gross Premium (Rs)	36,853

GSTIN: 19AABCT3518Q1ZT-WEST BENGAL, 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	Category_1	35	800,000	800,000	800,000	800,000				80,000	
2	Category_2	99	1,000,000	1,000,000	1,000,000	1,000,000				100,000	
3	Category_3	48	1,200,000	1,200,000	1,200,000	1,200,000				120,000	
4	Category_4	17	2,000,000	2,000,000	2,000,000	2,000,000				200,000	

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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	Education Benefit	50000			10% of Principal SI or upto Rs 50000 or Actuals, whichever is lower for a maximum of 2 eligible children.
2	Accidental Medical Expenses	109849.25			10% of the CSI or 40% of the Admissible Claim or Actuals whichever is less (On IPD Basis)
3	Ambulance Services	2000			Rs.2000
4	Accidental Dismemberment and Paralysis	1098492.46			Covered
5	Temporary Total Disability	5000			1% of AD SI or INR 5000 or actual weekly salary for 104 Weeks whichever is less
6	Permanent Partial Disability	1098492.46			Covered
7	Permanent Total Disability	1098492.46			Covered
8	Funeral Benefits	10000			Rs 10000
9	Accidental Death	1098492.46			Only Permanent Employees of the company are covered.
10	Terrorism	1098492.46			Covered

Conditions if any :-

- In consideration of additional premium, Point No. 10 under Section 3- General Exclusions pertaining to Act of Terrorism stands deleted.
- Under Temporary Total Disability, such period of disability commences within <<30 Days>> after the date of the Accident causing such Injury.
- 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 (PED), any complication arising from it;
2. Any claim of Insured Person arising from:
 - a. suicide or attempted suicide
 - b. wilful self-inflicted illness or injury except injury in self-defence or to save life; or
3. 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.
4. 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.

- i. Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.
- ii. Stamp Duty of Rs.400/- 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.

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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. Senior citizens can call our dedicated line at 1800-22-9966. 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 (Amendment) Act, 2015:

- 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.
- 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

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. : 104001124387975

Receipt Date : 15/12/2025

Policy No : 0239888876

Received with thanks from THE BHAWANIPUR GUJARATI EDUCATION SOCIETY a sum of Rs. 36853 (Rupees Thirty-Six Thousand Eight Hundred Fifty-Three And Paise Zero Only only) Cash Deposit, Bank Name - , towards.

Sr. No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239888876	36853	36853	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 023988876

List of Insured Annexure "1"

Sr. No.	EMP.ID/ Unique ID	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	HCG0011	Dr Krishnendu Sarkar	Category _4	0239888 876HCG00111	2,000,000	2,000,000	2,000,000	2,000,000				200,000
2	HCG0012	Mr Rajesh Das	Category _3	0239888 876HCG00122	1,200,000	1,200,000	1,200,000	1,200,000				120,000
3	HCG0014	Mr Arup Chowdhury	Category _1	0239888 876HCG00143	800,000	800,000	800,000	800,000				80,000
4	HCG0015	Dr Sutapa Biswas Majee	Category _4	0239888 876HCG00154	2,000,000	2,000,000	2,000,000	2,000,000				200,000
5	HCG0016	Mr Gautam Ganguly	Category _4	0239888 876HCG00165	2,000,000	2,000,000	2,000,000	2,000,000				200,000
6	HCG0017	Mr Anwar Ali	Category _2	0239888 876HCG00176	1,000,000	1,000,000	1,000,000	1,000,000				100,000
7	HCG0018	Dr Nabaneeeta Dutta	Category _3	0239888 876HCG00187	1,200,000	1,200,000	1,200,000	1,200,000				120,000
8	HCG0019	Mr Kaushik Rana	Category _3	0239888 876HCG00198	1,200,000	1,200,000	1,200,000	1,200,000				120,000
9	HCG0020	Mr Sk Maqsood Alam	Category _2	0239888 876HCG00209	1,000,000	1,000,000	1,000,000	1,000,000				100,000
10	HCG0021	Ms Supriya Banerjee	Category _3	0239888 876HCG002110	1,200,000	1,200,000	1,200,000	1,200,000				120,000
11	HCG0022	Dr Nilanjana Sinha	Category _3	0239888 876HCG002211	1,200,000	1,200,000	1,200,000	1,200,000				120,000
12	HCG0023	Dr Satarupa Acharjee	Category _3	0239888 876HCG002312	1,200,000	1,200,000	1,200,000	1,200,000				120,000
13	HCG0024	Dr Soujanya Pudi	Category _4	0239888 876HCG002413	2,000,000	2,000,000	2,000,000	2,000,000				200,000
14	HCG0025	Dr Chandrima Ganguly	Category _3	0239888 876HCG002514	1,200,000	1,200,000	1,200,000	1,200,000				120,000
15	HCG0026	Mr Sanjay Kumar Pal	Category _3	0239888 876HCG002615	1,200,000	1,200,000	1,200,000	1,200,000				120,000

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16	HCG0027	Mr Sajal Motilal	Category _1	0239888 876HCG0 02716	800,000	800,000	800,000	800,000				80,000
17	HCG0028	Mr Saibal Chatterjee	Category _2	0239888 876HCG0 02817	1,000,000	1,000,000	1,000,000	1,000,000				100,000
18	HCG0029	Mr Ramkri shna Ray	Category _3	0239888 876HCG0 02918	1,200,000	1,200,000	1,200,000	1,200,000				120,000
19	HCG0030	Ms Maumi ta Dutta	Category _2	0239888 876HCG0 03019	1,000,000	1,000,000	1,000,000	1,000,000				100,000
20	HCG0031	Mr Rakes h Bagui	Category _1	0239888 876HCG0 03120	800,000	800,000	800,000	800,000				80,000
21	HCG0032	Dr Sayone e Bose	Category _3	0239888 876HCG0 03221	1,200,000	1,200,000	1,200,000	1,200,000				120,000
22	HCG0033	Dr Reeti D ebnath	Category _3	0239888 876HCG0 03322	1,200,000	1,200,000	1,200,000	1,200,000				120,000
23	HCG0034	Mr Subha nkar Dash	Category _1	0239888 876HCG0 03423	800,000	800,000	800,000	800,000				80,000
24	HCG0035	Dr Ashuto sh Kar	Category _3	0239888 876HCG0 03524	1,200,000	1,200,000	1,200,000	1,200,000				120,000
25	HCG0036	Dr Sudip K undu	Category _3	0239888 876HCG0 03625	1,200,000	1,200,000	1,200,000	1,200,000				120,000
26	HCG0037	Mr Shubh ojit Ghosh	Category _1	0239888 876HCG0 03726	800,000	800,000	800,000	800,000				80,000
27	HCG0038	Mr Pravan jan Bhakt a	Category _2	0239888 876HCG0 03827	1,000,000	1,000,000	1,000,000	1,000,000				100,000
28	HCG0039	Mr Chinm oy Adhika ri	Category _1	0239888 876HCG0 03928	800,000	800,000	800,000	800,000				80,000
29	HCG0040	Dr Swarup ananda M ukherjee	Category _3	0239888 876HCG0 04029	1,200,000	1,200,000	1,200,000	1,200,000				120,000
30	HCG0041	Mr Sudhin dranath M ondal	Category _1	0239888 876HCG0 04130	800,000	800,000	800,000	800,000				80,000
31	HCG0042	Mr Lal Mo han Masa nta	Category _1	0239888 876HCG0 04231	800,000	800,000	800,000	800,000				80,000
32	HCG0043	Ms Anwes ha Roy Ch audhury	Category _2	0239888 876HCG0 04332	1,000,000	1,000,000	1,000,000	1,000,000				100,000
33	HCG0044	Dr Bijaya Ghosh	Category _4	0239888 876HCG0 04433	2,000,000	2,000,000	2,000,000	2,000,000				200,000
34	HCG0046	Dr Souvik Roy	Category _4	0239888 876HCG0 04634	2,000,000	2,000,000	2,000,000	2,000,000				200,000

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35	HCG0047	Mr Mrigan ka Dutta	Category _3	0239888 876HCG0 04735	1,200,000	1,200,000	1,200,000	1,200,000				120,000
36	HCG0048	Mr Ravi K umar	Category _1	0239888 876HCG0 04836	800,000	800,000	800,000	800,000				80,000
37	HCG0049	Dr Nilanja n Sarkar	Category _3	0239888 876HCG0 04937	1,200,000	1,200,000	1,200,000	1,200,000				120,000
38	HCG0050	Mr Prasun Kanti Adhi kari	Category _1	0239888 876HCG0 05038	800,000	800,000	800,000	800,000				80,000
39	HCG0051	Dr Miltu K umar Gho sh	Category _3	0239888 876HCG0 05139	1,200,000	1,200,000	1,200,000	1,200,000				120,000
40	HCG0052	Mr Sujit K ar	Category _1	0239888 876HCG0 05240	800,000	800,000	800,000	800,000				80,000
41	HCG0053	Mr Prasha nt Karn	Category _3	0239888 876HCG0 05341	1,200,000	1,200,000	1,200,000	1,200,000				120,000
42	HCG0054	Mr Majid Mallik	Category _2	0239888 876HCG0 05442	1,000,000	1,000,000	1,000,000	1,000,000				100,000
43	HCG0055	Dr Pritesh Devbhuti	Category _3	0239888 876HCG0 05543	1,200,000	1,200,000	1,200,000	1,200,000				120,000
44	HCG0056	Ms Sornali Banerjee	Category _1	0239888 876HCG0 05644	800,000	800,000	800,000	800,000				80,000
45	HCG0057	Mr Mithu n Das	Category _2	0239888 876HCG0 05745	1,000,000	1,000,000	1,000,000	1,000,000				100,000
46	HCG0058	Mr Debraj Ghosh	Category _2	0239888 876HCG0 05846	1,000,000	1,000,000	1,000,000	1,000,000				100,000
47	HCG0060	Mr Sudipt a Das	Category _1	0239888 876HCG0 06047	800,000	800,000	800,000	800,000				80,000
48	HCG0061	Ms Sripar na Dhar	Category _1	0239888 876HCG0 06148	800,000	800,000	800,000	800,000				80,000
49	HCG0062	Dr Amrita Chakrabo rty	Category _3	0239888 876HCG0 06249	1,200,000	1,200,000	1,200,000	1,200,000				120,000
50	HCG0063	Mr Diptad ip Banerje e	Category _2	0239888 876HCG0 06350	1,000,000	1,000,000	1,000,000	1,000,000				100,000
51	HCG0064	Ms Somda tta Maitra	Category _2	0239888 876HCG0 06451	1,000,000	1,000,000	1,000,000	1,000,000				100,000
52	HCG0065	Ms Moum ita Roy	Category _2	0239888 876HCG0 06552	1,000,000	1,000,000	1,000,000	1,000,000				100,000
53	HCG0066	Mr Pratya y Ranjan Datta	Category _2	0239888 876HCG0 06653	1,000,000	1,000,000	1,000,000	1,000,000				100,000

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54	HCG0067	Mr Joseph Soumitra Gomes	Category _1	0239888 876HCG0 06754	800,000	800,000	800,000	800,000				80,000
55	HCG0068	Mr Suman Bandyopadhyay	Category _2	0239888 876HCG0 06855	1,000,000	1,000,000	1,000,000	1,000,000				100,000
56	HCG0069	Ms Sumona Mondal	Category _2	0239888 876HCG0 06956	1,000,000	1,000,000	1,000,000	1,000,000				100,000
57	HCG0070	Mr Sharad Seth	Category _3	0239888 876HCG0 07057	1,200,000	1,200,000	1,200,000	1,200,000				120,000
58	HCG0072	Mr Soumya Ghosh	Category _1	0239888 876HCG0 07258	800,000	800,000	800,000	800,000				80,000
59	HCG0073	Ms Srijaya Datta	Category _3	0239888 876HCG0 07359	1,200,000	1,200,000	1,200,000	1,200,000				120,000
60	HCG0075	Mr Anirban Roy	Category _2	0239888 876HCG0 07560	1,000,000	1,000,000	1,000,000	1,000,000				100,000
61	HCG0076	Mr Sanjeev Kumar Mitra	Category _3	0239888 876HCG0 07661	1,200,000	1,200,000	1,200,000	1,200,000				120,000
62	HCG0077	Ms Ankita Choudhury	Category _2	0239888 876HCG0 07762	1,000,000	1,000,000	1,000,000	1,000,000				100,000
63	HCG0079	Ms Soma Kumar	Category _2	0239888 876HCG0 07963	1,000,000	1,000,000	1,000,000	1,000,000				100,000
64	HCG0080	Dr Suparna Dhar	Category _4	0239888 876HCG0 08064	2,000,000	2,000,000	2,000,000	2,000,000				200,000
65	HCG0081	Dr Parama Gupta	Category _2	0239888 876HCG0 08165	1,000,000	1,000,000	1,000,000	1,000,000				100,000
66	HCG0082	Ms Rina Mitra	Category _3	0239888 876HCG0 08266	1,200,000	1,200,000	1,200,000	1,200,000				120,000
67	HCG0083	Ms Tulika Bhattacharjee	Category _2	0239888 876HCG0 08367	1,000,000	1,000,000	1,000,000	1,000,000				100,000
68	HCG0084	Ms Rebecca Anis	Category _2	0239888 876HCG0 08468	1,000,000	1,000,000	1,000,000	1,000,000				100,000
69	HCG0085	Dr Soma Basu Saha	Category _3	0239888 876HCG0 08569	1,200,000	1,200,000	1,200,000	1,200,000				120,000
70	HCG0086	Ms Tupsy Chatterjee	Category _3	0239888 876HCG0 08670	1,200,000	1,200,000	1,200,000	1,200,000				120,000
71	HCG0087	Dr Mainak Mal	Category _3	0239888 876HCG0 08771	1,200,000	1,200,000	1,200,000	1,200,000				120,000
72	HCG0088	Ms Manjira Acharya	Category _2	0239888 876HCG0 08872	1,000,000	1,000,000	1,000,000	1,000,000				100,000

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73	HCG0089	Dr Aparna Datta	Category _2	0239888 876HCG0 08973	1,000,000	1,000,000	1,000,000	1,000,000				100,000
74	HCG0090	Mr Rajdeep Chakraborty	Category _2	0239888 876HCG0 09074	1,000,000	1,000,000	1,000,000	1,000,000				100,000
75	HCG0091	Mr Sankhrajyoti Sahana	Category _2	0239888 876HCG0 09175	1,000,000	1,000,000	1,000,000	1,000,000				100,000
76	HCG0092	Mr Jay Gulati	Category _2	0239888 876HCG0 09276	1,000,000	1,000,000	1,000,000	1,000,000				100,000
77	HCG0093	Mr Avik Ghosh	Category _2	0239888 876HCG0 09377	1,000,000	1,000,000	1,000,000	1,000,000				100,000
78	HCG0094	Mr Rupak Dutta	Category _3	0239888 876HCG0 09478	1,200,000	1,200,000	1,200,000	1,200,000				120,000
79	HCG0095	Ms Sayantika Paul	Category _1	0239888 876HCG0 09579	800,000	800,000	800,000	800,000				80,000
80	HCG0096	Ms Anasuya Guha	Category _2	0239888 876HCG0 09680	1,000,000	1,000,000	1,000,000	1,000,000				100,000
81	HCG0097	Mr Gopal Sen	Category _2	0239888 876HCG0 09781	1,000,000	1,000,000	1,000,000	1,000,000				100,000
82	HCG0098	Mr Supriya Jana	Category _2	0239888 876HCG0 09882	1,000,000	1,000,000	1,000,000	1,000,000				100,000
83	HCG0099	Ms Debasmita Mukherjee	Category _1	0239888 876HCG0 09983	800,000	800,000	800,000	800,000				80,000
84	HCG0100	Ms Madhubanti Dutta	Category _2	0239888 876HCG0 10084	1,000,000	1,000,000	1,000,000	1,000,000				100,000
85	HCG0101	Dr Pinaki Sensarma	Category _3	0239888 876HCG0 10185	1,200,000	1,200,000	1,200,000	1,200,000				120,000
86	HCG0102	Mr Satyaki Chakraborty	Category _2	0239888 876HCG0 10286	1,000,000	1,000,000	1,000,000	1,000,000				100,000
87	HCG0104	Mr Subrata Chakraborty	Category _1	0239888 876HCG0 10487	800,000	800,000	800,000	800,000				80,000
88	HCG0105	Mr Amitava Mukherjee	Category _2	0239888 876HCG0 10588	1,000,000	1,000,000	1,000,000	1,000,000				100,000
89	HCG0106	Ms Madhurima Paul	Category _2	0239888 876HCG0 10689	1,000,000	1,000,000	1,000,000	1,000,000				100,000
90	HCG0107	Dr Tarak Nath Khataua	Category _3	0239888 876HCG0 10790	1,200,000	1,200,000	1,200,000	1,200,000				120,000
91	HCG0108	Mr Md Shariab	Category _2	0239888 876HCG0 10891	1,000,000	1,000,000	1,000,000	1,000,000				100,000

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92	HCG0109	Dr Subir Sen	Category _4	0239888 876HCG0 10992	2,000,000	2,000,000	2,000,000	2,000,000				200,000
93	HCG0110	Ms Shovona Bhatta charya Mouluk	Category _2	0239888 876HCG0 11093	1,000,000	1,000,000	1,000,000	1,000,000				100,000
94	HCG0111	Ms Sayantani Sengupta	Category _2	0239888 876HCG0 11194	1,000,000	1,000,000	1,000,000	1,000,000				100,000
95	HCG0112	Ms Sangita Mazumder	Category _2	0239888 876HCG0 11295	1,000,000	1,000,000	1,000,000	1,000,000				100,000
96	HCG0113	Ms Sanjukta Roy	Category _2	0239888 876HCG0 11396	1,000,000	1,000,000	1,000,000	1,000,000				100,000
97	HCG0114	Mr Dipak Solomon Samuel	Category _1	0239888 876HCG0 11497	800,000	800,000	800,000	800,000				80,000
98	HCG0115	Dr Kaninika Roy	Category _2	0239888 876HCG0 11598	1,000,000	1,000,000	1,000,000	1,000,000				100,000
99	HCG0116	Ms Amrita Chakraborty	Category _2	0239888 876HCG0 11699	1,000,000	1,000,000	1,000,000	1,000,000				100,000
100	HCG0117	Mr Susanta Paul	Category _2	0239888 876HCG0 117100	1,000,000	1,000,000	1,000,000	1,000,000				100,000
101	HCG0118	Dr Bikash Kumar Saha	Category _2	0239888 876HCG0 118101	1,000,000	1,000,000	1,000,000	1,000,000				100,000
102	HCG0119	Ms Humaira Aslam	Category _2	0239888 876HCG0 119102	1,000,000	1,000,000	1,000,000	1,000,000				100,000
103	HCG0120	Ms Bithika Mondal	Category _2	0239888 876HCG0 120103	1,000,000	1,000,000	1,000,000	1,000,000				100,000
104	HCG0121	Mr Avishek Guin	Category _2	0239888 876HCG0 121104	1,000,000	1,000,000	1,000,000	1,000,000				100,000
105	HCG0122	Mr Subhanakar Ray Chowdhury	Category _1	0239888 876HCG0 122105	800,000	800,000	800,000	800,000				80,000
106	HCG0123	Ms Debali Ghosh	Category _2	0239888 876HCG0 123106	1,000,000	1,000,000	1,000,000	1,000,000				100,000
107	HCG0124	Mr Janakraj Gupta	Category _3	0239888 876HCG0 124107	1,200,000	1,200,000	1,200,000	1,200,000				120,000
108	HCG0125	Dr Sanjay Goswami	Category _4	0239888 876HCG0 125108	2,000,000	2,000,000	2,000,000	2,000,000				200,000
109	HCG0126	Mr Arnab Banerjee	Category _2	0239888 876HCG0 126109	1,000,000	1,000,000	1,000,000	1,000,000				100,000
110	HCG0127	Mr Jayanta Bagchi	Category _4	0239888 876HCG0 127110	2,000,000	2,000,000	2,000,000	2,000,000				200,000

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111	HCG0128	Mr Pranav Jani	Category _4	0239888 876HCG0 128111	2,000,000	2,000,000	2,000,000	2,000,000				200,000
112	HCG0129	Ms Avijna Ray	Category _2	0239888 876HCG0 129112	1,000,000	1,000,000	1,000,000	1,000,000				100,000
113	HCG0130	Mr Rounak Das	Category _2	0239888 876HCG0 130113	1,000,000	1,000,000	1,000,000	1,000,000				100,000
114	HCG0131	Mr Rajdeep Bhandari	Category _2	0239888 876HCG0 131114	1,000,000	1,000,000	1,000,000	1,000,000				100,000
115	HCG0132	Ms Piyali Manna	Category _2	0239888 876HCG0 132115	1,000,000	1,000,000	1,000,000	1,000,000				100,000
116	HCG0133	Dr Mahul Brahma	Category _4	0239888 876HCG0 133116	2,000,000	2,000,000	2,000,000	2,000,000				200,000
117	HCG0134	Ms Subarnarekha Maitra	Category _2	0239888 876HCG0 134117	1,000,000	1,000,000	1,000,000	1,000,000				100,000
118	HCG0135	Mr Raja Roy Choudhury	Category _2	0239888 876HCG0 135118	1,000,000	1,000,000	1,000,000	1,000,000				100,000
119	HCG0137	Ms Shyam asree Dutta	Category _1	0239888 876HCG0 137119	800,000	800,000	800,000	800,000				80,000
120	HCG0138	Mr Sandip Chakraborty	Category _2	0239888 876HCG0 138120	1,000,000	1,000,000	1,000,000	1,000,000				100,000
121	HCG0139	Mr Arvind Kumar	Category _2	0239888 876HCG0 139121	1,000,000	1,000,000	1,000,000	1,000,000				100,000
122	HCG0140	Ms Debanjana Chakrabarti	Category _2	0239888 876HCG0 140122	1,000,000	1,000,000	1,000,000	1,000,000				100,000
123	HCG0141	Ms Dibya Sinha	Category _2	0239888 876HCG0 141123	1,000,000	1,000,000	1,000,000	1,000,000				100,000
124	HCG0143	Mr Abhinandan Mondal	Category _1	0239888 876HCG0 143124	800,000	800,000	800,000	800,000				80,000
125	HCG0144	Ms Nipanjan Saha	Category _2	0239888 876HCG0 144125	1,000,000	1,000,000	1,000,000	1,000,000				100,000
126	HCG0145	Mr Subhojyoti Roychowdhury	Category _2	0239888 876HCG0 145126	1,000,000	1,000,000	1,000,000	1,000,000				100,000
127	HCG0146	Mr Partha Sarathi Chatterjee	Category _2	0239888 876HCG0 146127	1,000,000	1,000,000	1,000,000	1,000,000				100,000
128	HCG0147	Dr Soumenendra Nath Bandyopadhyay	Category _4	0239888 876HCG0 147128	2,000,000	2,000,000	2,000,000	2,000,000				200,000
129	HCG0149	Mr Sabyasachi Banerjee	Category _2	0239888 876HCG0 149129	1,000,000	1,000,000	1,000,000	1,000,000				100,000

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130	HCG0150	Dr Rajib Bhattacharya	Category _3	0239888 876HCG0 150130	1,200,000	1,200,000	1,200,000	1,200,000				120,000
131	HCG0151	Dr Swapna Datta Khan	Category _3	0239888 876HCG0 151131	1,200,000	1,200,000	1,200,000	1,200,000				120,000
132	HCG0152	Dr Uday Shankar Chakrabarty	Category _3	0239888 876HCG0 152132	1,200,000	1,200,000	1,200,000	1,200,000				120,000
133	HCG0153	Dr Tathagata Roy	Category _2	0239888 876HCG0 153133	1,000,000	1,000,000	1,000,000	1,000,000				100,000
134	HCG0154	Dr Srabanti Jana	Category _2	0239888 876HCG0 154134	1,000,000	1,000,000	1,000,000	1,000,000				100,000
135	HCG0155	Mr Arindam Maity	Category _2	0239888 876HCG0 155135	1,000,000	1,000,000	1,000,000	1,000,000				100,000
136	HCG0156	Ms Sreya Bhattacharya	Category _2	0239888 876HCG0 156136	1,000,000	1,000,000	1,000,000	1,000,000				100,000
137	HCG0157	Ms Nisha Banerjee	Category _2	0239888 876HCG0 157137	1,000,000	1,000,000	1,000,000	1,000,000				100,000
138	HCG0159	Ms Priyanka Mondal	Category _1	0239888 876HCG0 159138	800,000	800,000	800,000	800,000				80,000
139	HCG0160	Mr Santanu Ray	Category _2	0239888 876HCG0 160139	1,000,000	1,000,000	1,000,000	1,000,000				100,000
140	HCG0161	Ms Remasri Mondal	Category _1	0239888 876HCG0 161140	800,000	800,000	800,000	800,000				80,000
141	HCG0162	Ms Poulami Sen Sathu	Category _2	0239888 876HCG0 162141	1,000,000	1,000,000	1,000,000	1,000,000				100,000
142	HCG0163	Mr Sandipan Ghosh	Category _1	0239888 876HCG0 163142	800,000	800,000	800,000	800,000				80,000
143	HCG0165	Mr Kalyan Manna	Category _2	0239888 876HCG0 165143	1,000,000	1,000,000	1,000,000	1,000,000				100,000
144	HCG0168	Mr Subhadeep Sasmal	Category _2	0239888 876HCG0 168144	1,000,000	1,000,000	1,000,000	1,000,000				100,000
145	HCG0170	Mr Santanu Mallick	Category _2	0239888 876HCG0 170145	1,000,000	1,000,000	1,000,000	1,000,000				100,000
146	HCG0171	Ms Lopamudra Roy	Category _2	0239888 876HCG0 171146	1,000,000	1,000,000	1,000,000	1,000,000				100,000
147	HCG0172	Ms Suchismita Paul	Category _1	0239888 876HCG0 172147	800,000	800,000	800,000	800,000				80,000
148	HCG0173	Mr Soumen Dhara	Category _2	0239888 876HCG0 173148	1,000,000	1,000,000	1,000,000	1,000,000				100,000

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149	HCG0176	Ms Varsha Chakraborty	Category _2	0239888 876HCG0 176149	1,000,000	1,000,000	1,000,000	1,000,000				100,000
150	HCG0177	Ms Shampa Das	Category _2	0239888 876HCG0 177150	1,000,000	1,000,000	1,000,000	1,000,000				100,000
151	HCG0178	Ms Tanushree Karan	Category _1	0239888 876HCG0 178151	800,000	800,000	800,000	800,000				80,000
152	HCG0179	Mr Kaushik Ghosh	Category _3	0239888 876HCG0 179152	1,200,000	1,200,000	1,200,000	1,200,000				120,000
153	HCG0180	Ms Maitreyee Mukherjee	Category _2	0239888 876HCG0 180153	1,000,000	1,000,000	1,000,000	1,000,000				100,000
154	HCG0182	Dr Adrija Saha	Category _3	0239888 876HCG0 182154	1,200,000	1,200,000	1,200,000	1,200,000				120,000
155	HCG0183	Ms Smita Chakraborty	Category _2	0239888 876HCG0 183155	1,000,000	1,000,000	1,000,000	1,000,000				100,000
156	HCG0184	Dr Sayantani Mondal	Category _2	0239888 876HCG0 184156	1,000,000	1,000,000	1,000,000	1,000,000				100,000
157	HCG0185	Ms Kankana Ghosh	Category _2	0239888 876HCG0 185157	1,000,000	1,000,000	1,000,000	1,000,000				100,000
158	HCG0186	Ms Malabika Ghosh	Category _2	0239888 876HCG0 186158	1,000,000	1,000,000	1,000,000	1,000,000				100,000
159	HCG0187	Ms Moubani Dutta	Category _2	0239888 876HCG0 187159	1,000,000	1,000,000	1,000,000	1,000,000				100,000
160	HCG0188	Ms Barnali Adhikary	Category _1	0239888 876HCG0 188160	800,000	800,000	800,000	800,000				80,000
161	HCG0189	Dr Atri Sanyal	Category _3	0239888 876HCG0 189161	1,200,000	1,200,000	1,200,000	1,200,000				120,000
162	HCG0190	Dr Moumita Basu	Category _3	0239888 876HCG0 190162	1,200,000	1,200,000	1,200,000	1,200,000				120,000
163	HCG0191	Mr Amit Kumar Nasrkar	Category _1	0239888 876HCG0 191163	800,000	800,000	800,000	800,000				80,000
164	HCG0192	Ms Arunima Dey	Category _2	0239888 876HCG0 192164	1,000,000	1,000,000	1,000,000	1,000,000				100,000
165	HCG0193	Ms Puja Tiwari	Category _2	0239888 876HCG0 193165	1,000,000	1,000,000	1,000,000	1,000,000				100,000
166	HCG0195	Ms Sayani Pal Choudhury	Category _2	0239888 876HCG0 195166	1,000,000	1,000,000	1,000,000	1,000,000				100,000
167	HCG0198	Dr Sulagna Bhattacharya	Category _2	0239888 876HCG0 198167	1,000,000	1,000,000	1,000,000	1,000,000				100,000

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168	HCG0199	Ms Robina Shah	Category _1	0239888 876HCG0 199168	800,000	800,000	800,000	800,000				80,000
169	HCG0201	Ms Sangeeta Ghosh	Category _3	0239888 876HCG0 201169	1,200,000	1,200,000	1,200,000	1,200,000				120,000
170	HCG0203	Mr Jayanta Kumar Talapatra	Category _3	0239888 876HCG0 203170	1,200,000	1,200,000	1,200,000	1,200,000				120,000
171	HCG0204	Ms Ranita Chowdhury	Category _2	0239888 876HCG0 204171	1,000,000	1,000,000	1,000,000	1,000,000				100,000
172	HCG0205	Ms Binita Kumari Mishra	Category _1	0239888 876HCG0 205172	800,000	800,000	800,000	800,000				80,000
173	HCG0206	Mr Sourav Ghosh	Category _3	0239888 876HCG0 206173	1,200,000	1,200,000	1,200,000	1,200,000				120,000
174	HCG0207	Mr Argha Roy	Category _3	0239888 876HCG0 207174	1,200,000	1,200,000	1,200,000	1,200,000				120,000
175	HCG0208	Mr Shibraj Saha	Category _2	0239888 876HCG0 208175	1,000,000	1,000,000	1,000,000	1,000,000				100,000
176	HCG0210	Mr Niladri Bhattacharjee	Category _3	0239888 876HCG0 210176	1,200,000	1,200,000	1,200,000	1,200,000				120,000
177	HCG0211	Mr Kunal Hazra	Category _2	0239888 876HCG0 211177	1,000,000	1,000,000	1,000,000	1,000,000				100,000
178	HCG0212	Ms Angela Sony Corraya	Category _1	0239888 876HCG0 212178	800,000	800,000	800,000	800,000				80,000
179	HCG0213	Mr Sanjay Kumar Lal	Category _4	0239888 876HCG0 213179	2,000,000	2,000,000	2,000,000	2,000,000				200,000
180	HCG0214	Ms Sanchita Mukherjee Saha	Category _2	0239888 876HCG0 214180	1,000,000	1,000,000	1,000,000	1,000,000				100,000
181	HCG0215	Ms Debolina Bose	Category _3	0239888 876HCG0 215181	1,200,000	1,200,000	1,200,000	1,200,000				120,000
182	HCG0216	Dr Manojkumar Limbraj Yelurkar	Category _3	0239888 876HCG0 216182	1,200,000	1,200,000	1,200,000	1,200,000				120,000
183	HCG0217	Mr Ranjan Misra	Category _1	0239888 876HCG0 217183	800,000	800,000	800,000	800,000				80,000
184	HCG0218	Dr Mounmita Ghosh	Category _3	0239888 876HCG0 218184	1,200,000	1,200,000	1,200,000	1,200,000				120,000
185	HCG0219	Mr Suchibrata Dutta	Category _2	0239888 876HCG0 219185	1,000,000	1,000,000	1,000,000	1,000,000				100,000
186	HCG0220	Mr Pritam Banerjee	Category _2	0239888 876HCG0 220186	1,000,000	1,000,000	1,000,000	1,000,000				100,000

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187	HCG0221	Mr Soumik Seal	Category _2	0239888 876HCG0 221187	1,000,000	1,000,000	1,000,000	1,000,000				100,000
188	HCG0222	Ms Ananya Sadhu	Category _2	0239888 876HCG0 222188	1,000,000	1,000,000	1,000,000	1,000,000				100,000
189	HCG0223	Mr Utpal Pal	Category _2	0239888 876HCG0 223189	1,000,000	1,000,000	1,000,000	1,000,000				100,000
190	HCG0224	Dr Dhruvasish Sarkar	Category _4	0239888 876HCG0 224190	2,000,000	2,000,000	2,000,000	2,000,000				200,000
191	HCG0225	Dr Rajib Dutta	Category _4	0239888 876HCG0 225191	2,000,000	2,000,000	2,000,000	2,000,000				200,000
192	HCG0226	Mr Dhritiman Mukherjee	Category _2	0239888 876HCG0 226192	1,000,000	1,000,000	1,000,000	1,000,000				100,000
193	HCG0227	Ms Purbita Roy	Category _2	0239888 876HCG0 227193	1,000,000	1,000,000	1,000,000	1,000,000				100,000
194	HCG0229	Mr Koushik Mukherjee	Category _3	0239888 876HCG0 229194	1,200,000	1,200,000	1,200,000	1,200,000				120,000
195	HCG0230	Ms Shivangi Bansal	Category _3	0239888 876HCG0 230195	1,200,000	1,200,000	1,200,000	1,200,000				120,000
196	HCG0158	Ms Sharmista Kumar	Category _1	0239888 876HCG0 158196	800,000	800,000	800,000	800,000				80,000
197	HCG0181	Dr Sharmila Sinha	Category _4	0239888 876HCG0 181197	2,000,000	2,000,000	2,000,000	2,000,000				200,000
198	HCG0194	Mr Shayan Roy	Category _2	0239888 876HCG0 194198	1,000,000	1,000,000	1,000,000	1,000,000				100,000
199	HCG0197	Mr Saikat Bose	Category _2	0239888 876HCG0 197199	1,000,000	1,000,000	1,000,000	1,000,000				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

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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 (B4) Permanent Partial Disability as mentioned below shall supersede the policy wordings.

Nature of Losses	Up to Percentage(%) of Sum Insured
Loss of four fingers	25
Loss of four fingers and thumb of one hand	40
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 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	0239888876			
3.	Type of Insurance Product / Policy	Both Indemnity and Benefit			
4.	Sum Insured(Basis)	Graded Sum Insured			
		Coverages	Sum Insured	Deductible	Remarks
		Education Benefit	50000		
		Accidental Medical Expenses	109849.25		
		Ambulance Services	2000		
		Accidental Dismemberment and Paralysis	1098492.46		
		Temporary Total Disability	5000		
		Permanent Partial Disability	1098492.46		
		Permanent Total Disability	1098492.46		
		Funeral Benefits	10000		
		Accidental Death	1098492.46		
Terrorism	1098492.46				

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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>Base Covers:</p> <ul style="list-style-type: none"> ● Accidental Death (B1) - The cover will pay the Sum Insured for Death of Insured Person, directly and independently resulting from an Accident within the Policy / Cover Period. ● Accidental Dismemberment and Paralysis (B2) - 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 ● Permanent Total Disability (B3) - 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 ● Permanent Partial Disability (B4) - 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, ● Accidental Medical Expenses - The Cover will reimburse up to the Sum Insured for Injury due to an Accident to the Insured Person(s) within the Policy / Cover Period <p>Inclusion of Covers Endorsements (Additional Covers):</p> <ul style="list-style-type: none"> ● Temporary Total Disability - The Cover will pay a weekly benefit Sum Insured as mentioned in the Policy Schedule / Certificate of Insurance for an Injury to the Insured Person(s) within the Policy / Cover Period because of an Accident which directly and independently results in Temporary Total Disability, provided ● Ambulance Services - 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. ● Education Benefit - The Cover will reimburse up to Sum Insured towards Education Fees to the Eligible Child / Children who is a full time student in any Institution at the time of such valid Claim ● Funeral Benefits - The Cover will pay the Sum Insured towards funeral costs if an Insured Person sustains Injury which results into valid Claim under Accidental Death during the Policy / Cover Period 	Section (2)
6.	Exclusions	<p>Standard Exclusion</p> <p>Exclusions specific to this Policy, which can be waived on payment of additional premium</p> <ol style="list-style-type: none"> 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; 2. Terrorism as given in Exclusion - i.10 mentioned here with <p>Exclusions specific to this Policy</p>	Section (3)

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		<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"> 3. Any Pre-existing disease, any complication arising from it, 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. 5. Any claim of Insured Person arising from: <ol style="list-style-type: none"> a. suicide or attempted suicide b. wilful self-inflicted illness or injury except injury in self-defence or to save life; or 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 7. Participation in an actual or attempted felony, riot, crime, misdemeanor (excluding traffic violations) or civil commotion; 8. operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Aircraft; 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; 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; 11. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; 12. The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; 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; 14. Arising or resulting from the Insured Person(s) committing any breach of law with criminal intent 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 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; 17. Confinement in a Hospital which is not Medically Necessary 18. Mosquito bite and resultant diseases are excluded under the Policy. 19. Any loss resulting contributed or aggravated or prolonged by childbirth or from pregnancy. 	
7.	Waiting Period	Please refer to point no. 4	

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8.	<p>Financial Limits of Coverage</p> <ul style="list-style-type: none"> •Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit) •Deductible (It is a specified amount): <ul style="list-style-type: none"> -Up to which an insurance company will not pay any claim, and -Which will be deducted from total claim amount (if claim amount is more than the specified amount) 	Please refer to point no. 4	Financial limits as Covered Under The Policy
9.	Claims/Claims Procedure	<p>Intimation & Assistance:</p> <p>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 Policyholders). Please use the Claim Intimation Form for intimation of a Claim.</p> <p>Insured Person(s) can even write to the company at general.claims@tataaig.com and scanned documents may be submitted at paclaim.support@tataaig.com to initiate claim processing.</p> <p>Please submit all documents to the Corporate Office at the address given below:</p> <p>A&H Claims Department:</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>Company Officials:</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.: 022 6489 8282 or Senior Citizen No. 18002671955 (toll) or you may email to the customer service desk at customersupport@tataaig.com</p>	Other Terms and Conditions

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11.	Grievances/ Complaints	<p>Redressal of Grievance:</p> <p>In case of any grievance the insured person may contact the company through Website: www.tataaig.com Call Us 24x7: helpline 022 6489 8282 or 18002671955 (Senior Citizen) Email us at customersupport@tataaig.com</p> <p>Courier: 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 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 customersupport@ tataaig.com.</p> <p>For updated details of Grievance Officer, kindly refer the link IRDAI Integrated Grievance Management System - https://igms.irda.gov.in/</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 - https://igms.irda.gov.in/</p>	Other Terms and Conditions
12.	Things to remember	Claims Payment	Other Terms and Conditions
13.	Your Obligations:	<p>i. 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>ii. 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

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.

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