



WITH YOU ALWAYS



38664128543

/47779

Group Personal Accident And Business Travel Accident Policy

Schedule of Insurance

Agent/Broker Name - TATA CAPITAL FINANCIAL SERVICES LTD

Agent/Broker License Code - CA0076

Agent/Broker Contact No -2261828282(mobile or landline)

Policy Number: 0239027848

Renewal: 00

Endorsement: 00

Policyholder Name: MODI PROPERTIES PVT LTD

Address: 3RD FLOOR, 54187/3 AND 4,
SOHAM MANSION, M.G ROAD, RANGA
REDDY
SECUNDERABAD
HYDERABAD - 500003
HYDERABAD
TELANGANA
INDIA
36AABCM4761E1ZM(GSTIN Number)
Place of supply -TELANGANA
State code -36

Contact number :

Insurance Period :-

Effective Date 28/07/2021

Expiry Date 27/07/2022

(Beginning at 12:01 AM and ending at Midnight of the expiry date)

Business Description:

Construction

Beneficiary :

As designated by each insured person on file with the Company

Eligible Persons 182 (Classification of Insured)

The following persons shall be eligible for Insurance hereunder :

Age group : From 18 To 65 Years ()

Hazards : 24-Hour Protection

Sr No	Description of Insured Persons / Category / Designation	No. per category
1	Employees	182

POS PAN No:

POS Aadhar No:

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 Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, 1
IRDA Registration No.108, CIN No:U85110MH2000PLC128425, PAN:AABCT3518Q, UIN No:TATHLIP21195V022021

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Total No. of Employees / Members Covered :- 182

Policy Comment:- Only permanent employees of the company are covered.

AGGREGATE LIMIT :- (PER ACCIDENT) Rs 9,100,000.00

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

Provisional Premium (Rs)*	32,288.62
UGST/SGST @9 % (₹)	2,905.98
CGST @9 % (₹)	2,905.98
Total Premium (Rs)	38,101.00

GSTIN : 36AABCT3518Q1ZX - TELANGANA Service Accounting Code : 997133

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

The stamp duty Of Rs 10/- paid In cash Or demand draft Or by pay order, vide Receipt/ Challan no:
CSD/121/2021/3142/21 dated the 24/08/2021.

Producer Code 0022841017
Producer Name TATA CAPITAL FINANCIAL SERVICES LTD
Producing Office MUMBAI
Issued at HYDERABAD
Issued Date 31/08/2021

For TATA-AIG General Insurance Company Limited



Authorized Signatory

POS PAN No:

POS Aadhar No:

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WITH YOU ALWAYS

Policy Number: 0239027848 00 00

Schedule of Benefits & Principal Sum Insured per Person for all Classes:										
Sr No	Category/Designation	Name	No. of Persons	Avg / Fixed Sum Insured (₹) - Maximum Upto						
				AD Only	DM Only	PTD Only	PPD Only	Weekly	Acc.Hosp.Cash	Per Mille Rate *
1	Employees	As Per Annexure	182	200,000.000	200,000.000	200,000.000	200,000.000	2,000.000	0.00	0.8870604

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

Weekly - No. of Weeks - 104

Hospital Cash - No. of days -

Category	No of weeks for TTD
Employees	104

Total Capital Sum Insured ₹ 36,400,000.00

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

Applicable to all categories mentioned above

TTD exception comments	- Weekly Benefit for 104 weeks - 1% of CSI or ₹ 2,000 or actual weekly salary, whichever is lower
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Education Benefit	- ₹ 10,000 whichever is lower
Modification Benefit	- up to ₹ 10,000 or actual whichever is lower
Repatriation of Remains	- up to ₹ 10,000 or actual whichever is lower
Terrorism	- covered

24-Hour Protection	- covered
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Policy Number: 0239027848 00 00

Policy Type: Named Policy

Other Exception:

POS Aadhar No:

POS PAN No:

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Attached to and forming part of Policy No 0239027848 00 00

List of Insured Annexure "A"

Sr. No.	Emp Id	Name of Insured	Category	Tata AIG Ref No	Sum Insured (₹)					
					AD	DM	PTD	PPD	TTD (Weekly)	Acc Medex
1	EMP 1	B Anil Kumar	Employees	ORIG0001	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
2	EMP 2	Zakir Hussain	Employees	ORIG0002	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
3	EMP 3	Mohammed Sheraaz	Employees	ORIG0003	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
4	EMP 4	Harika	Employees	ORIG0004	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
5	EMP 5	Raj Nikhil Chawla	Employees	ORIG0005	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
6	EMP 6	Matta Pushpalatha	Employees	ORIG0006	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
7	EMP 7	R. Lavanya	Employees	ORIG0007	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
8	EMP 8	Nreddy Subhash	Employees	ORIG0008	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
9	EMP 9	K Sneha	Employees	ORIG0009	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
10	EMP 10	S. Kuldeep	Employees	ORIG0010	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
11	EMP 11	A Suresh	Employees	ORIG0011	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
12	EMP 12	C Vasundhara	Employees	ORIG0012	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
13	EMP 13	B Kranthi	Employees	ORIG0013	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
14	EMP 14	Syed Mushtaq	Employees	ORIG0014	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
15	EMP 15	Nami Reddy Shravya	Employees	ORIG0015	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
16	EMP 16	Sada Nagamalleswara Rao	Employees	ORIG0016	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
17	EMP 17	Praveen Pathak	Employees	ORIG0017	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
18	EMP 18	R. Rani	Employees	ORIG0018	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
19	EMP 19	Sai Kumar Reddy P.	Employees	ORIG0019	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
20	EMP 20	Mekala Ram Prasad	Employees	ORIG0020	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
21	EMP 21	Nirati Srinivas	Employees	ORIG0021	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
22	EMP 22	A Sravani	Employees	ORIG0022	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
23	EMP 23	B Murali Krishna	Employees	ORIG0023	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
24	EMP 24	Orsu Madhan	Employees	ORIG0024	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
25	EMP 25	Gummidelli Rajesh Kumar	Employees	ORIG0025	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
26	EMP 26	Kamidi Srikanth	Employees	ORIG0026	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
27	EMP 27	Malreddy Naveen Reddy	Employees	ORIG0027	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
28	EMP 28	Mahankali Deepa	Employees	ORIG0028	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
29	EMP 29	B Raja Reddy	Employees	ORIG0029	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
30	EMP 30	N. Rajya Lakshmi	Employees	ORIG0030	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
31	EMP 31	Katam Narsinga Rao	Employees	ORIG0031	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
32	EMP 32	Gunda Rajesh Babu	Employees	ORIG0032	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
33	EMP 33	Sanketh Vodagani	Employees	ORIG0033	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
34	EMP 34	Vineetha Reddy	Employees	ORIG0034	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
35	EMP 35	Gaddam Venkatesh	Employees	ORIG0035	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
36	EMP 36	Kolluru Praveen	Employees	ORIG0036	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
37	EMP 37	Talla Rahul	Employees	ORIG0037	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
38	EMP 38	O. Sobhan Babu	Employees	ORIG0038	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
39	EMP 39	V. Veerabrahmam	Employees	ORIG0039	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
40	EMP 40	Jarupala Soundarya	Employees	ORIG0040	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
41	EMP 41	Veerabathani Ramesh	Employees	ORIG0041	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
42	EMP 42	Bandaru Lokesh Kumar	Employees	ORIG0042	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
43	EMP 43	Mohammed Anwar Baig	Employees	ORIG0043	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
44	EMP 44	MD. Tanveer Khan	Employees	ORIG0044	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
45	EMP 45	B Sudharshan	Employees	ORIG0045	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
46	EMP 46	Sayed Waseem Akhtar	Employees	ORIG0046	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
47	EMP 47	A. Praveen Raju	Employees	ORIG0047	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
48	EMP 48	Sitaramanjaneyulu Burri	Employees	ORIG0048	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
49	EMP 49	Sukka Keerthana	Employees	ORIG0049	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
50	EMP 50	Mhetre Likhitha	Employees	ORIG0050	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
51	EMP 51	Mahesh Ramulu Eskilla	Employees	ORIG0051	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00

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52	EMP 52	G. Rahul	Employees	ORIG0052	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
53	EMP 53	Chand Mohammed	Employees	ORIG0053	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
54	EMP 54	Narva Naveen Kumar	Employees	ORIG0054	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
55	EMP 55	A Vindhya	Employees	ORIG0055	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
56	EMP 56	Md Salman	Employees	ORIG0056	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
57	EMP 57	K Gopi Krishna	Employees	ORIG0057	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
58	EMP 58	D Shiv Shanker	Employees	ORIG0058	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
59	EMP 59	Thaduri Ramakrishna	Employees	ORIG0059	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
60	EMP 60	P Deeendayal	Employees	ORIG0060	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
61	EMP 61	Syed Golam Sarwar	Employees	ORIG0061	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
62	EMP 62	G Kanaka Rao	Employees	ORIG0062	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
63	EMP 63	Nareesh Gauri	Employees	ORIG0063	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
64	EMP 64	K Martand	Employees	ORIG0064	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
65	EMP 65	M Nagarjuna	Employees	ORIG0065	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
66	EMP 66	G. Satish Kumar	Employees	ORIG0066	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
67	EMP 67	N Anitha	Employees	ORIG0067	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
68	EMP 68	G Vijay Kumar	Employees	ORIG0068	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
69	EMP 69	Chagal Raj Kumar	Employees	ORIG0069	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
70	EMP 70	S V Subba Reddy	Employees	ORIG0070	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
71	EMP 71	V Naveena Yadav	Employees	ORIG0071	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
72	EMP 72	Bandela Nandini	Employees	ORIG0072	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
73	EMP 73	Kadadhula Sravani	Employees	ORIG0073	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
74	EMP 74	K Narendar Reddy	Employees	ORIG0074	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
75	EMP 75	Raguri Ashok	Employees	ORIG0075	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
76	EMP 76	A Samba Siva Rao	Employees	ORIG0076	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
77	EMP 77	Mangilipelli Jayaprakash	Employees	ORIG0077	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
78	EMP 78	G. Jai Kumar	Employees	ORIG0078	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
79	EMP 79	K. Aruna	Employees	ORIG0079	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
80	EMP 80	M Malla Reddy	Employees	ORIG0080	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
81	EMP 81	G. Swaroopa	Employees	ORIG0081	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
82	EMP 82	Mohammed Abdul Lateef	Employees	ORIG0082	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
83	EMP 83	U. Ashaiya	Employees	ORIG0083	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
84	EMP 84	P. Rama Rao	Employees	ORIG0084	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
85	EMP 85	S. Sujatha	Employees	ORIG0085	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
86	EMP 86	Gujjari Pandurangam Umakanth	Employees	ORIG0086	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
87	EMP 87	Ch Krishna	Employees	ORIG0087	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
88	EMP 88	N. Meenakshi	Employees	ORIG0088	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
89	EMP 89	Rupal Viswanathan	Employees	ORIG0089	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
90	EMP 90	Maqsood Hussain	Employees	ORIG0090	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
91	EMP 91	Divya Vani	Employees	ORIG0091	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
92	EMP 92	Gurram Tharun Prasad	Employees	ORIG0092	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
93	EMP 93	Rajesh Gosika	Employees	ORIG0093	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
94	EMP 94	Marrie Vijay	Employees	ORIG0094	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
95	EMP 95	Megamala	Employees	ORIG0095	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
96	EMP 96	T Madhu	Employees	ORIG0096	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
97	EMP 97	Pendota Sridevi	Employees	ORIG0097	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
98	EMP 98	M Suresh	Employees	ORIG0098	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
99	EMP 99	Krishnaveni .V	Employees	ORIG0099	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
100	EMP 100	P. Kavitha	Employees	ORIG0100	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
101	EMP 101	Toomacherla Akhil	Employees	ORIG0101	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
102	EMP 102	Bathini Sadhana	Employees	ORIG0102	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
103	EMP 103	R. Anand Kishore	Employees	ORIG0103	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
104	EMP 104	G. Vijay Raj	Employees	ORIG0104	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
105	EMP 105	Sirikonda Sharvani	Employees	ORIG0105	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
106	EMP 106	Medaboina Anil	Employees	ORIG0106	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
107	EMP 107	Perumelli Sneha	Employees	ORIG0107	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00

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108	EMP 108	A. Anand Kumar Netha	Employees	ORIG0108	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
109	EMP 109	Besta Mallikarjun	Employees	ORIG0109	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
110	EMP 110	Aithagoni Vijay Kumar	Employees	ORIG0110	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
111	EMP 111	Bala Murali Krishna	Employees	ORIG0111	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
112	EMP 112	Gonuguntla Manoj	Employees	ORIG0112	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
113	EMP 113	G. Sangeetha	Employees	ORIG0113	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
114	EMP 114	Iqra khattoon	Employees	ORIG0114	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
115	EMP 115	G. Siva Prasad	Employees	ORIG0115	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
116	EMP 116	G. Chandrakanth	Employees	ORIG0116	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
117	EMP 117	Beemagoni Meenakshi	Employees	ORIG0117	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
118	EMP 118	Pakala Aishwarya Reddy	Employees	ORIG0118	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
119	EMP 119	J. Kiran Kumar	Employees	ORIG0119	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
120	EMP 120	K Purshotham	Employees	ORIG0120	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
121	EMP 121	D. Lavanya	Employees	ORIG0121	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
122	EMP 122	Ithagani Sandeesh Goud	Employees	ORIG0122	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
123	EMP 123	S.Krishnam Raju	Employees	ORIG0123	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
124	EMP 124	P Narendra	Employees	ORIG0124	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
125	EMP 125	M. Nagalaxmi	Employees	ORIG0125	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
126	EMP 126	Kuppathanath Suneel Kumar	Employees	ORIG0126	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
127	EMP 127	B Shekappa	Employees	ORIG0127	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
128	EMP 128	G.B. Rambabu	Employees	ORIG0128	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
129	EMP 129	Kandi Prabhakar Reddy	Employees	ORIG0129	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
130	EMP 130	Kedari Krishna Prasad	Employees	ORIG0130	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
131	EMP 131	Cheeruka Venkata Ramana Reddy	Employees	ORIG0131	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
132	EMP 132	Dokuparthi Pavan Kumar	Employees	ORIG0132	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
133	EMP 133	Chandragiri Ramesh	Employees	ORIG0133	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
134	EMP 134	Manda Mahendar	Employees	ORIG0134	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
135	EMP 135	N. Raj Kumar	Employees	ORIG0135	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
136	EMP 136	K. Lakshmi Durga	Employees	ORIG0136	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
137	EMP 137	L. Vinay Chary	Employees	ORIG0137	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
138	EMP 138	V. Bhavani	Employees	ORIG0138	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
139	EMP 139	Dagudu Jaya Pradha	Employees	ORIG0139	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
140	EMP 140	Gaddi Saritha	Employees	ORIG0140	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
141	EMP 141	A. Naga Priyanka	Employees	ORIG0141	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
142	EMP 142	Imranullah Khan	Employees	ORIG0142	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
143	EMP 143	Addula Sangeetha	Employees	ORIG0143	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
144	EMP 144	Salman Khan	Employees	ORIG0144	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
145	EMP 145	Y. Somanna	Employees	ORIG0145	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
146	EMP 146	Maddevoenollu Shekar	Employees	ORIG0146	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
147	EMP 147	E. Prasad	Employees	ORIG0147	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
148	EMP 148	G. Murali Mohan	Employees	ORIG0148	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
149	EMP 149	Rohith	Employees	ORIG0149	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
150	EMP 150	Ganta Vineela	Employees	ORIG0150	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
151	EMP 151	M Madhu Babu	Employees	ORIG0151	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
152	EMP 152	Kandagatla Vasu Dev	Employees	ORIG0152	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
153	EMP 153	Hemendra D Kanaiya	Employees	ORIG0153	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
154	EMP 154	Pulla Prabhakar	Employees	ORIG0154	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
155	EMP 155	Thummuru Dakshina Murthi	Employees	ORIG0155	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
156	EMP 156	Jagannathan Selva Kumar	Employees	ORIG0156	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
157	EMP 157	Minish Nalin Parikh	Employees	ORIG0157	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
158	EMP 158	Pochampally Raghu	Employees	ORIG0158	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
159	EMP 159	M Mounika	Employees	ORIG0159	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
160	EMP 160	Ponnala Bhavani	Employees	ORIG0160	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
161	EMP 161	Praveen Busipaka	Employees	ORIG0161	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
162	EMP 162	V Ravi	Employees	ORIG0162	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
163	EMP 163	R. Sanjay Kumar	Employees	ORIG0163	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00

POS Aadhar No:

POS PAN No:

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TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, I
IRDA Registration No.108, CIN No:U85110MH2000PLC128425, PAN:AABCT3518Q, UIN No:TATHLIP21195V022021



WITH YOU ALWAYS

164	EMP 164	Mahesh Kumar Mangillipalli	Employees	ORIG0164	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
165	EMP 165	N Narendar Reddy	Employees	ORIG0165	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
166	EMP 166	G Bala Krishna	Employees	ORIG0166	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
167	EMP 167	Mangilipelli Sanjeev Kumar	Employees	ORIG0167	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
168	EMP 168	Sunkari Sunil Kumar	Employees	ORIG0168	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
169	EMP 169	Thanneeru vinod kumar	Employees	ORIG0169	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
170	EMP 170	Palsam Bharath	Employees	ORIG0170	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
171	EMP 171	Ragula Dinesh Kumar	Employees	ORIG0171	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
172	EMP 172	D. Vinay Raja	Employees	ORIG0172	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
173	EMP 173	Md Ahmedullah khan	Employees	ORIG0173	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
174	EMP 174	Reshma Bodke	Employees	ORIG0174	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
175	EMP 175	Khadar Hussain	Employees	ORIG0175	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
176	EMP 176	Chelli Sneha Priya	Employees	ORIG0176	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
177	EMP 177	Gaddam Madhusudhan	Employees	ORIG0177	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
178	EMP 178	K Sanjeet Singh K	Employees	ORIG0178	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
179	EMP 179	A. Laxmikanth	Employees	ORIG0179	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
180	EMP 180	I. Ramakrishna	Employees	ORIG0180	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
181	EMP 181	Dandothikar Ramesh	Employees	ORIG0181	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00
182	EMP 182	Bore Shivanand	Employees	ORIG0182	200,000.00	200,000.00	200,000.00	200,000.00	2,000.00	0.00

POS Aadhar No:

POS PAN No:
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TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, 1
IRDA Registration No.108, CIN No:U85110MH2000PLC128425, PAN:AABCT3518Q, UIN No:TATHLIP21195V022021



WITH YOU ALWAYS

RECEIPT

Receipt No. : 106001022731091

Receipt Date : 31/08/2021

Policy No : 0239027848 00 00

Received with thanks from MODI PROPERTIES PVT LTD a sum of ₹ **38,101.00** (Rupees Thirty Eight Thousand One Hundred One And Paise Zero Only)

Sr. No.	Policy Number	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1	0239027848 00 00	38,101.00	38,101.00	38,101.00

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 : 36AABCT3518Q1ZX - TELANGANA Service Accounting Code : 997133

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 Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai-400 013.

IRDA Registration No.108, CIN No : U85110MH2000PLC128425, PAN : AABCT3518Q
Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com

POS PAN No:

POS Aadhar No:

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TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Mumbai-400 013.
IRDA Registration No.108, CIN No:U85110MH2000PLC128425, PAN:AABCT3518Q, UIN No:TATHLIP21195V022021

Attached to and forming part of Policy No. 0239027848 00 00

Part E. COVERAGE

Section: ACCIDENTAL DEATH

We will pay the Principal Sum shown in the Policy Schedule if Injury to You results in loss of life. The loss must occur under the circumstances described in a Hazard within 365 Days from the date of the Accident which caused Injury.

We will pay, the Principal Sum less any other amount paid or payable under: Accidental Dismemberment including Paralysis, Permanent Total Disability section of this Policy, if these coverages are offered under this Policy, as the result of the same Accident

Limitation

With regard to the Accidental Death of an Insured Person Age Seventeen (17) or below, the maximum Principal Sum payable is 10% of the principal sum insured.

Exposure

For the purposes of the Accidental Death benefit above, a loss resulting from You being unavoidably exposed to the elements due to an Accident occurring under the circumstances described in a Hazard will be payable as if resulting from an Injury. Loss must occur within 365 Days of the date of the Accident.

Disappearance

We will pay the benefit for Loss of Life under the circumstances described in a Hazard if Your body cannot be located within 365 Days after the forced landing, stranding, sinking or wrecking of a conveyance in which You were a passenger or as a result of any Acts of God, in which case it shall be deemed, subject to all other terms and provisions of the Policy, that You shall have suffered loss of life within the meaning of the Policy.

Exclusions:

In addition to the General Exclusions listed in this Policy this coverage section shall not cover:

1. loss caused directly or indirectly, wholly or partly by:
 - a. infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease;
 - b. medical or surgical treatment except as may be necessary solely as a result of Injury;
2. any Injury which shall result in hernia.

POS PAN No:

POS Aadhar No:

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 Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, I
IRDA Registration No.108, CIN No:U85110MH2000PLC128425, PAN:AABCT3518Q, UIN No:TATHLIP21195V022021

Part E. COVERAGE

Section: HOME ALTERATION AND VEHICLE MODIFICATION BENEFIT

If an Insured Person:

1. suffers one of the following Injuries listed under the Accidental Dismemberment and Paralysis Coverage Section of the Policy under the circumstances described in a Hazard is payable while this Policy is in effect; and,
2. did not; prior to the date of the Accident causing such loss(es), require the use of a wheelchair to be ambulatory; and
3. as a direct result of such loss(es) is now required to use a wheelchair to be ambulatory;

the Company will pay Covered Home Alteration and Vehicle Modification Expenses that are incurred within one year after the date of the Accident causing such loss(es), up to the maximum amount stated in the Policy Schedule for all such losses caused by the same Accident.

Definition:

Covered Home Alteration and Vehicle Modification Expenses - means one-time expenses that:

1. are charged for:
 - (a) alterations to the Insured Person's residence that are necessary to make the residence accessible and habitable for a wheelchair-confined person; or
 - (b) modifications to one motor vehicle owned or leased by the Insured Person or modifications to a motor vehicle newly purchased for the Insured Person that are necessary to make the vehicle accessible to and/or driveable by the Insured Person; and
2. do not include charges that would not have been made if no insurance existed; and
3. do not exceed the usual level of charges for similar alterations and modifications in the locality where the expense is incurred;

but only if the alterations to the Insured Person's residence and the modifications to his or her motor vehicle are:

1. made on behalf of the Insured Person;
2. recognized by a nationally-recognized organization providing support and assistance to wheelchair users;
3. carried out by individuals experienced in such alterations and modifications; and
4. in compliance with any applicable laws or requirements for approval by the appropriate government authorities.

Exclusion:

In addition to the General Exclusions listed in this Policy, this coverage shall not cover any expense for or resulting from any condition for which the Insured Person is entitled to benefits under any Worker's Compensation Act or similar law.



WITH YOU ALWAYS

Attached to and forming part of Policy No. 0239027848 00 00

Part E. COVERAGE

Section: REPATRIATION BENEFIT

In the event accidental Loss of Life is sustained by an Insured Person, within three hundred and sixty-five (365) days of the date of the Accident, not less than 150 kilometres from the Insured Person normal place of residence and indemnity for such Loss becomes payable in accordance with the terms of this Policy, We will pay the actual expenses incurred for preparing the deceased for burial or cremation and shipment of the body to the city of residence of the deceased but not to exceed the amount as shown in the Policy Schedule.

POS PAN No:

POS Aadhar No:

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 Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, 1
IRDA Registration No.108, CIN No:U85110MH2000PLC128425, PAN:AABCT3518Q, UIN No:TATHLIP21195V022021



WITH YOU ALWAYS

Attached to and forming part of Policy No. 0239027848 00 00

It is hereby declared & agreed upon that the "Terrorism Exclusion" under SECTION III - GENERAL POLICY EXCLUSIONS (Nos. 8 & 9) have been deleted.

Act of Terrorism - means any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or 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 Acts. Terrorism shall also include any act which is verified or recognized by the relevant Government as an act of terrorism

POS PAN No:

POS Aadhar No:

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TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, I
IRDA Registration No.108, CIN No:U85110MH2000PLC128425, PAN:AABCT3518Q, UIN No:TATHLIP21195V022021

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Attached to and forming part of Policy No. 0239027848 00 00

Part E. COVERAGE

Section: TEMPORARY TOTAL DISABILITY - (Weekly Indemnity)

We shall pay a weekly benefit amount during a period of continuous Temporary Total Disability of an Insured Person resulting from Injury under the circumstances described in a Hazard after completion of the Elimination Period shown in the Policy Schedule, provided that:

1. such period of disability commences within 30 Days after the date of the Accident causing such Injury; and
2. such amount shall be payable as stated in the Policy Schedule, as applicable to such Insured Person; and
3. the maximum period for which such amount shall be payable for any one such period of disability shall not exceed the maximum number of weeks payable as stated in the Policy Schedule and in no event to exceed 52/104 weeks whichever is less.
4. We will not pay more than the Insured Persons Gross Weekly Wage for the Temporary Total Disability benefit.

Any payment made under this benefit shall be deducted from any Accidental Death, or Accidental Dismemberment, or Permanent Total Disability, or Permanent Partial Disability, or Permanent Total Loss of Use benefits, if available under this Policy, which ultimately become payable under this Policy as a result of the same Accident.

Definitions:

Gross Weekly Wage - means the Insured Persons base weekly earnings in his or her occupation at the time of the Accident causing the Injury for which benefits are claimed under this coverage, but not including, overtime, bonuses, tips, commissions, and special compensation.

Elimination Period - means the number of consecutive days of Temporary Total Disability that must elapse before weekly benefit amounts become payable. The Elimination Period is shown in the Policy Schedule. Weekly benefit amounts are not payable, nor do they accrue, during the Elimination Period.

Temporary Total Disability - means disability which wholly and continuously prevents such Insured Person from performing each and every duty pertaining to his occupation.

POS PAN No:

POS Aadhar No:

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TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, 1
IRDA Registration No.108, CIN No:U85110MH2000PLC128425, PAN:AABCT3518Q, UIN No:TATHLIP21195V022021

Attached to and forming part of Policy No. 0239027848 00 00

Part E. COVERAGE

Section : ACCIDENTAL DISMEMBERMENT
(Including Loss of Sight and Hearing)

We will pay a percentage of the Principal Sum shown in the Policy Schedule if Injury to You results in one of the losses shown in the Table of Losses below. The loss must occur under the circumstances described in a Hazard within 365 Days from the date of the Accident which caused Injury.

We will pay, provided such disability has continued for a period of 12 consecutive months and is total, continuous and Permanent at the end of this period, the Principal Sum less any other amount paid or payable under: Permanent Total Disability or Permanent Partial Disability section of this Policy, if these coverages are offered under this Policy, as the result of the same Accident

If more than one loss results from any one Accident, only one amount, the largest, will be paid.

Table of Losses

Loss of: % of Principal Sum

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%
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%

"Loss" with regard to:

1. hand or foot means actual severance through or above the wrist or ankle joints respectively;
2. eye means entire and irrecoverable loss of sight;
3. thumb and index finger means actual severance through or above the joint that meets the hand at the palm;
4. speech or hearing means entire and irrecoverable loss of speech or hearing of both ears;

Limitation

With regard to the Accidental Death of a named Insured Person Age Seventeen (17) or below, the maximum Principal Sum payable is 10% of the principal sum insured .

Exposure:

For the purposes of the Accidental Dismemberment benefit above, a loss resulting from You being unavoidably exposed to the elements due to an Accident occurring under the circumstances described in a Hazard will be payable as if resulting from an Injury. Loss must occur within 365 Days of the date of the Accident.

Exclusions:

In addition to the General Exclusions listed in this Policy this coverage section shall not cover:

1. loss caused directly or indirectly, wholly or partly by:
 - (a) infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease;
 - (b) medical or surgical treatment except as may be necessary solely as a result of Injury;
2. any Injury which shall result in hernia.

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Attached to and forming part of Policy No. 0239027848 00 00

Part E. COVERAGE

Section: TUITION BENEFIT (Education Benefit) :-

We will pay the following benefit if You suffer Accidental Death during the circumstances described in a Hazard, such that an Accidental Death benefit is payable under the Policy.

For the Eligible Children - We will pay a benefit to or on behalf of Your Eligible Children on the date of the Accident causing Your death and who on the date of Your death:

- (1) is a full time student in any Educational Institution; and
- (2) The benefit will be paid for each year of the Eligible Childrens continuous enrollment as a full time student in an Institution of Higher Learning to a maximum of four (4) consecutive years or the date the Eligible Children reaches age 23 whichever comes first. The total amount of the benefit each year is equal to the least of :
 1. The actual tuition (exclusive of room and board) charged by that institution for enrollment during that year for that child;
 2. Percentage of Your Principal Sum, as shown in the policy schedule, on the date of the Accident causing death;
 3. Amount, as mentioned in the policy Schedule

The applicable portion of the yearly benefit for each term of enrolment is payable upon receipt of proof of enrolment for that term.

We will pay an amount equal to Percentage of Your Accidental Death Principal Sum as shown in the policy schedule ,for each Eligible Child but not to exceed 50% of the Accidental Death Principal Sum combined for all of Your Eligible Children

Eligible Children who cease to be enrolled as a full time student become permanently ineligible for the benefit, even if he or she enrolls at a later date. The benefit is not payable for any term of enrollment as a full time student that begins before that date of the Insured Persons death.

It is hereby declared & agreed upon that the claim payment will be as per below:

- ☐ In the case of a student's death, all eligible claims will be paid in favor of the Parent as per the first name appearing in institute's records in the event of non availability of nominee details.
- ☐ In the case of death of an Insured Parent, all eligible claims will be paid in favor of the institution towards education continuity of the student.

POS PAN No:

POS Aadhar No:

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WITH YOU ALWAYS

Attached to and forming part of Policy No. 0239027848 00 00

Part E. COVERAGE

Section: PERMANENT TOTAL DISABILITY

When as the result of Injury occurring under the circumstances described in a Hazard and commencing within 365 Days from the date of the Accident You suffer a Permanent Total Disability, We will pay, provided such disability has continued for a period of 12 consecutive months and is total, continuous and Permanent at the end of this period, the Principal Sum less any other amount paid or payable under: Accidental Death, or Accidental Dismemberment, or Permanent Partial Disability, or Permanent Total Loss of Use sections of this Policy, if these coverages are offered under this Policy, as the result of the same Accident.

Definitions:

Permanent - means lasting twelve calendar months and at the expiry of that period being beyond reasonable hope of improvement.

Permanent Total Disability - means You are unable to engage in each and every occupation or employment for compensation or profit for which You are reasonably qualified by education, training or experience for the rest of your life. If at the time of loss You are unemployed, Permanent Total Disability shall mean the total and Permanent inability to perform all of the usual and customary duties and activities of a person of like age and sex.

POS PAN No:

POS Aadhar No:

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Attached to and forming part of Policy No. 0239027848 00 00

Section : PERMANENT PARTIAL DISABILITY

When as the result of Injury occurring under the circumstances described in a Hazard and commencing within 365 Days from the date of the Accident You suffer a Permanent Partial Disability, We will pay, provided such disability has continued for a period of 12 consecutive months and is continuous and Permanent at the end of this period, a percentage of the Principal Sum shown in the Policy Schedule if Injury to You results in one of the losses shown in the Scale below less any other amount paid or payable under the Accidental Dismemberment, or Permanent Total Disability, or Permanent Total Loss of Use sections of this Policy as the result of the same Accident.

Scale: Sum	Percentage of Principal
1. Loss of toes - all	20%
Great toe	5%
Other than great toe , if more than one toe lost, each	1%
2. Loss of hearing - both ears	50%
3. Loss of hearing - one ear	25%
4. Loss of four fingers and thumb of one hand	40%
5. Loss of four fingers	25%
6. Loss of thumb	15%
7. Loss of index finger	10%
8. Loss of middle	6%
9. Loss of ring finger	5%
10. Loss of little finger	4%

"Loss" with regard to:

- (a) toe, finger, thumb means actual complete severance from the foot or hand;
- (b) hearing means entire and irrecoverable loss of hearing .

When more than one form of disability results from one Accident, We add the percentages from each together. However, We will not pay more than 100% of the Sum Insured shown in the Policy Schedule

If claim is payable for loss or loss of use of a whole member of the body, a claim for parts of that member cannot also be made.

We will assess at our discretion any disability not specifically mentioned by considering the nature of the disability alongside the percentages given to the specific types of disability above. The Insured Person's occupation will not be a relevant factor.

If the Insured Person has an existing medical condition and they suffer Injury , We will assess:

- (a) whether the Insured Person's medical condition has contributed to their disability; and
- (b) whether the disability makes the Insured Person's medical condition worse.

In either case We will assess the difference between the Insured Person's medical condition before, and their disability after the Accident. Any payment We make will be based on the difference, expressed as a percentage, and applied to the appropriate benefit above or in the Scale.

Definitions:

Permanent - means lasting twelve calendar months and at the expiry of that period being beyond reasonable hope of improvement.

Permanent Partial Disability - means the Insured Person has suffered a Permanent loss of physical function or anatomical loss of use of a body part, substantiated by a diagnosis from a Physician.

Exclusion:

In addition to the General Exclusions listed in this Policy this coverage section shall not cover loss caused directly or indirectly, wholly or partly by:

- 1. infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease;
- 2. medical or surgical treatment except as may be necessary solely as a result of Injury.

POS PAN No:

POS Aadhar No:

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WITH YOU ALWAYS

Attached to and forming part of Policy No. 0239027848 00 00

Part F. SCOPE OF COVERAGE:

Hazard H-1

24-HOUR PROTECTION

(Business and Pleasure)

The hazards described in this Hazard H-1 apply only to those Insured Persons who are within a class to which this Hazard applies as stated in the Policy Schedule.

DESCRIPTION OF HAZARDS

Such insurance as is afforded to an Insured Person to which this Hazard H-1 applies, shall apply only to Injury sustained by such Insured Person anywhere in the world.

Such insurance includes such Injury sustained while the Insured Person is riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from any civilian / scheduled aircrafts aircraft having a current and valid Airworthiness Certificate, (and piloted by a person who then holds a valid and current certificate of competency of a rating authorizing him to pilot such aircraft.) This Hazard H-1 shall not apply while such Insured Person is riding in any civilian aircraft other than as expressly described herein, unless previously consented to in writing by Us.

Exclusion:

In addition to the General Exclusions listed in this Policy this Hazard-1 shall not cover any loss, fatal or non-fatal, caused by or resulting from travel or flight in or on (including getting in or out of, or on or off of) any Policyholder Aircraft, unless otherwise provided by this Policy, and any aircraft while it is being used for any Specialized Aviation Activity(ies).

POS PAN No:

POS Aadhar No:

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