



Avinashilingam Institute for Home Science and Higher Education for Women
(Deemed to be University under Category 'A' by MHRD Estd. u/s of UGC Act 1956)
Re-accredited with 'A++' Grade by NAAC, NAAC.CGPA 3.65/4, Category I by UGC)
Recognized by UGC Under Section 12B
Coimbatore – 641 043, Tamil Nadu, India

INSURANCE FOR STUDENTS

email
2022-2023
Date of Expiry 21/01/23

GROUP PERSONAL ACCIDENT SCHEDULE

| | |
|--|---|
| Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063. | Policy Servicing Branch: Dhanams Towers ,1st Floor, Dhanam Towers,No 1, Binny Main Road, Park Road TAMIL NADU |
| Policy Branch Office Code: 1215 | Agent/Broker Code:21A44840 |
| Policy No: 121532229140000001 | |
| Date of proposal:27/01/2022 ProposalNo:P012122100218 | Details of previous policy (in case of renewal) Previous policy No:121532129140000015 Date of expiry: 21/01/2022 |
| TaxInvoice No & Date :P012122100218 & 27/01/2022 | |
| INSURED NAME : M/S AVINASHILINGAM INSTITUTE FOR HOME SCIENCE AND HIGHER EDUCATION FOR WOMEN | |
| GSTIN /UN of the insured | |
| Policy Holder ADDRESS / Place Of Supply: AVINASHILINGAM GROUP OF INSTITUTION, HOME SCIENCE ROAD, OPP. SUNDARAM HONDA (TVS), NORTH COIMBATORE TAMIL NADU COIMBATORE 641043 | |
| Period of Insurance: From 22/01/2022 to mid night on 21/01/2023 ✓ | |
| Total No of Lives Covered | 15526 |
| Type of Policy | UnNamed |
| Total Sum Insured(Rs) | 3105200000.00 |
| Description of Group | INSTITUTE |
| Nature of Business | |
| Coverage details as per schedule attached. | |

| | |
|----------------------------------|------------------|
| Premium (Rs) | 657881.36 |
| CGST (@9.00%) | 59209.32 |
| SGST (@9.00 %) | 59209.32 |
| TOTAL PREMIUM PAYABLE(Rs) | 776300.00 |

Branch GSTIN :33AABCR6747B1ZN;HSN Code :997133;Description Of Services :Accident and Health Insurance Service;

Consolidated Stamp duty Paid vide Letter of Authorisation "NO.LOA/CSD/202/2021/(Validity Period Dt.15/12/2021 to 30/05/2022)/4951" date 01 Dec 2021 at General Stamp Office, Mumbai. (Not Applicable for the State of Jammu & Kashmir).

RELIANCE

GENERAL
INSURANCE

| Live Smart

reliancegeneral.co.in
022-4890 3009 (Paid)
1800 3009 (Toll Free)
74004 22200 (WhatsApp)

In the event of dishonor of Cheque, this policy automatically stands cancelled from inception irrespective of whether a separate communication is sent or not.

The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in

Policy wordings link : <https://www.reliancegeneral.co.in/Insurance/About-Us/Downloads.aspx>

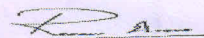
In witness whereof this policy has been signed at Mumbai on 27/01/2022

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located. Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@gbic.co.in

For and on behalf of

Reliance General Insurance Company Limited.



Authorised Signatory

User ID : 50007373 Policy Generation Date : 27/01/2022

| Schedule attached to and forming part of Policy No.12153222914000001 | | | |
|--|-------------|--------|---|
| Cover Name | Sum insured | Co-pay | Special Conditions |
| Table A-Death Only | | | 1) Students:-Table A Death only due to external accidental means 2) One Earning Parents:- Table A Death only due to external accidental means |
| Medical expenses | | | 1) Students:- Accidental Hospitalisation Medical is covered upto Rs.2,00,000 for Students only 2) Students:- Accidental medical expenses in case of OPD upto Rs.10,000 (within overall sum insured of Rs.2 Lacs for students) only with an excess of Rs.1500/-. |

General Conditions: 1) Tuition fees and/or hostel fees upto Rs.2 Lacs in event of death of parent / guardian due to accident
 2) Maximum any one life limit Rs.2 lacs for Students and Parents
 3) Policy on UnNamed basis.
 4) AOA Rs. 20 crores
 5) Addition-deletion will be done on pro-rata premium basis for employees/Students / Parents once in a month only, subject to all relevant details being forwarded to insurer before 15th day of succeeding month.
 6) Students:- Minimum age of beneficiary 5 years and maximum 25 years
 7) Name list as per attendance and Admission # maintained by the institution. Bonafide certificate mentioning the name, Class, Section and Admn Number required while submitting a claim
 8) Warranted that all the students of the institution are covered without any selection.
 9) Warranted that coverage will be effective till the student is under the regular educational course of the institute or upto expiry of policy whichever is earlier.
 Special Conditions:
 Below mentioned activity shall be outside the scope of the policy:-
 Professional sports team in respect of specific benefit for inability to perform
 Participation in any kind of motor speed contest
 While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. (Not applicable for fare Paying Passengers)
 Underground mining & contractor specializing in tunneling and Offshore activities
 Naval, military or air force personnel
 Radioactivity, Nuclear risks, ionizing radiation
 Animal bite/Insect bite is not covered.
 Perils of the sea are excluded from the scope of the policy.
 Exclusions:-
 Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression.
 Being under influence of drugs, alcohol, or other intoxication or hallucinogens
 Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor
 Committing any breach of law of land with criminal intent.
 Death or disablement resulting from Pregnancy or childbirth
 Risk Category III people are out of the scope of the policy

SCHEDULE ATTACHED TO AND FORMING PART OF POLICY NO.:121532229140000001'

MEDICAL EXPENSES EXTENSION (Group Insurance)

Endorsement extending Insurance under Policy No. '121532229140000001' in the name of 'M/S AVINASHILINGAM INSTITUTE FOR HOME SCIENCE AND HIGHER EDUCATION FOR WOMEN ' In consideration of the payment of an additional premium paid under the policy it is hereby agreed and declared that notwithstanding anything in the within written policy contained to the contrary, this insurance is extended to cover the medical expenses necessarily incurred and expended in connection with any accident as specified in the Policy, for which a claim is made by the Insured and admitted by the Company. The Company shall reimburse to the insured person an amount up to but not exceeding ___% of the Admissible Claim or ___% of claim amount or actual whichever is less. Further, it is a condition precedent to the payment of such medical expenses that the medical attendant's detailed account shall, if the Company so requires be submitted to and is approved by the Company.

PROVIDED ALWAYS THAT:

1. The insurance shall not apply, in so far as it applies to a female to expenses incurred in respect of any condition arising from the traceable to any disease of the organs of generation, malignant diseases of mammary glands, pregnancy, childbirth, abortion or miscarriage or any complications and or sequels arising from the foregoing, unless otherwise provided hereafter.
2. The Company shall not be liable to may any payment under this Policy in respect of :-
 - i. Disease, Injury, Death or Disablement directly or indirectly due to war, Invasion, Act of Foreign Enemy Hostilities or Warlike Operations (whether war be declared or not) or Civil War or Rebellion, Revolution, Insurrection Mutiny, Military, Naval or Air Service or Breach of Law of Hunting Steeple chasing or engaging in aviation or Ballooning other than as a passenger (fare paying or otherwise) in any licensed Standard Type of Aircraft.
 - ii. Circumcision or Strictures of Vaccination or Inoculation or change of life or beauty treatment of any description of dental or eye treatment other than treatment for the diseases etc. or Intentional self injury or insanity or dissipation or Nervous Breakdown (which expression shall cover also general debility "run down" conditions and General "overhaul") or Venereal Disease or intemperance or the use of intoxicating drugs or liquors or any diseases, injury, death or disablement directly or indirectly due to any one or more of them.

Subject otherwise to the terms, exceptions, conditions and limitations of the Policy.