

**GROUP PERSONAL ACCIDENT**
**KEY INFORMATION SHEET**

**DISCLAIMER NOTE:** The information mentioned below is illustrative and not exhaustive. The information must be read in conjunction with the policy wordings. In case of any conflict between the Key Information Sheet and the policy wordings, the terms and conditions mentioned in the policy wordings shall prevail.

S. No	Title	Description	Refer to Policy Wordings
1	Product Name	Group Personal Accident	
2	What is covered under the policy ?	The policy covers the Insured Person (or his Nominee/ legal heir, as the case may be) for the occurrence of any Insured Event, as specifically described, under different Benefit(s) (and Extensions - if any) arising due to an Injury sustained by the Insured Person during the Policy Period but not exceeding the Sum Insured as specified under the respective Benefits (and Extensions - if any) under Policy Schedule. The cover is for 24 hours or as mentioned in Part 1 of the policy and on a worldwide basis.	Part I of the Policy
3	Coverage and Optional Add-ons	Benefits: <ul style="list-style-type: none"> <li>• Death</li> <li>• Permanent Total Disablement</li> <li>• Permanent Partial Disablement</li> <li>• Temporary Total Disablement</li> </ul> Extensions: <ul style="list-style-type: none"> <li>• Cover for Expenses related to Burns</li> <li>• Modification of residential accommodation &amp; vehicle:</li> <li>• Repatriation of Mortal Remains</li> <li>• Ambulance Charges</li> <li>• Transportation Allowance (Compassionate visit)</li> <li>• Travel Expenses for Medical Treatment</li> <li>• Catastrophe Evacuation:</li> <li>• Cost of Clothing Damage</li> <li>• Loss of Job Cover</li> <li>• Improved Disability Benefit/ Dismemberment</li> <li>• Daily Cash Allowance:</li> <li>• Carriage of Dead Body</li> <li>• On Duty Cover</li> <li>• Children's Education Grant</li> <li>• Accidental Hospitalization Expenses</li> <li>• Mysterious disappearance</li> <li>• Treatment outside India (along with travelling cost &amp; boarding &amp; lodging of the attendant):</li> <li>• Medical Expenses</li> <li>• Out Patient Department (OPD) expenses</li> <li>• Loss/damage to School Bag/Books</li> <li>• Widowhood Cover</li> <li>• Purchase of Blood</li> <li>• Prosthesis &amp; Artificial Limbs</li> <li>• Broken Bones</li> <li>• Legal Expenses</li> </ul>	Part II of the policy  Clause No. 2 (Benefits) and Clause No. 3 (Extensions)
		<ul style="list-style-type: none"> <li>• Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression.</li> <li>• Being under influence of drugs, alcohol, or other intoxication or hallucinogens</li> <li>• Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor</li> <li>• Committing any breach of law of land with criminal intent.</li> </ul>	Part I and Part II (Clause 4) of the policy  Indicative list of Exclusions

4	What are the major Exclusions in the Policy	<ul style="list-style-type: none"> <li>• Death or disablement resulting from Pregnancy or childbirth</li> <li>• Professional sports team in respect of specific benefit for inability to perform</li> <li>• Participation in any kind of motor speed contest</li> <li>• While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. ( Not applicable for fare Paying Passengers)</li> <li>• Underground mining &amp; contractor specializing in tunneling</li> <li>• Naval, military or air force personnel</li> <li>• Radioactivity, Nuclear risks, ionizing radiation</li> </ul>	
5	Payout Basis	<ul style="list-style-type: none"> <li>• Reimbursement claims of covered benefits upto specified sum insured as per the scope of cover</li> </ul>	Part II of the policy clause 4 (i, ii, iii and iv)- Claim Administration
6	Terms of Renewal	<p>(i) The Policy can be renewed as a separate contract under the then prevailing ICICI Lombard Group Personal Accident Insurance product or its nearest substitute (in case the product ICICI Lombard Group Personal Accident Insurance is withdrawn by the Company) approved by IRDA.</p> <p>(ii) The policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non- cooperation by the insured.</p>	Part II of the policy Clause 10- Terms of renewal
7	Cancellation	<ul style="list-style-type: none"> <li>• The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.</li> <li>• Insured or the Company may cancel this Policy by giving the Company or the insured, as the case may be, 15 days written notice for the cancellation of the Policy, and then the Company shall refund premium on short term rates (if initiated by the insured) or pro rata rates (if initiated by the Company) for the unexpired Policy Period. The Company shall follow the short period scale unless otherwise mutually agreed.</li> </ul>	Part III of the policy Clause 9- Cancellation/ Termination

## GROUP PERSONAL ACCIDENT

UIN- ICIPAGP22077V062122 Misc 05

### Part I of Policy: Policy Schedule

Policy No 4005/261038749/00/000 (TRUE COPY)

1. Name of the Insured:

Issued at MUMBAI

DSS SYSTEMS & SOFTWARE TECHNOLOGIES PVT LTD

2. Mailing Address of the Insured:

Nalin Chambers 173 Dhole Patil Road Pune Maharashtra

.

0

Pune

Maharashtra Pin- 411001

3. Intermediary Details:

**Agency Code1:**

**ILG64421**

**Agency Name:**

**SHWETA SHARAD**

**SANKLECHA**

**Agent's mobile no.:**

**7972610448**

**Agent's E-mail ID :**

**sharadsanklecha@gmail.com**

4. Period of Insurance :

From: 30/09/2022 Time: 00:00 Hours

To Midnight of 29/09/2023

5. Total number of persons to be insured:

**30**

6. Total Capital Sum Insured:

**61,228,000.00**

7. Details of persons to be insured:

**As per annexure attached**

Benefit Table:

8. Premium

Premium Break Up	(Rs.)	Premium (Rs.)
Stamp Duty	(Rs.)	500.00
*Total Premium	(Rs.)	82,923.00

\*Premium value mentioned above is inclusive of taxes applicable

9. Conditions/Endorsements

1.	A-Death
2.	B-Death +PTD
3.	C-Death +PTD +PPD
4.	D2-(A) + (B) + (C) + Temporary Total Disablement (TTD) 2% of S.I. Or Rs.10,000/=per week or actual weekly salary which ever is less
5.	Repatriation of mortal remains expenses payable upto Rs 5K or actual whichever is less
6.	Animal/Snake/Insect Bite Covered except Mosquito bite
7.	Carriage of Dead Body 2% of SI subject to max to Rs 2,500/- or actual whichever is less
8.	Children Education fund for dependent children in case of Death or Permanent total disability of Employee will be covered upto 10,000 / -per child(Restricted to 2 children max 25 Years of age)
9.	Terrorism is covered in the policy except for that arising out of Nuclear, Biological and/or Chemical means which is out side the scope of the policy.
10.	Premium for Addition & deletion to be charged on pro - rata
11.	Premium shall not be refunded for deletion if any claim is paid during the policy.
12.	Any endorsements will be from the date of addition and not from the inception of the policy.
13.	Quote is valid for 45 days. Quote is liable to change with change in information
14.	Quote is valid for the given set of data, any change in data will require revised premium.
15.	Exclusion: Being under influence of drugs, alcohol, or other intoxication or hallucinogens
16.	Exclusion: Radioactivity, Nuclear risks, ionizing radiation
17.	Exclusion: Professional sports team in respect of specific benefit for inability to perform
18.	Exclusion: Participation in any kind of motor speed contest.

19.	Exclusion: Underground mining & contractor specializing in tunneling
20.	Exclusion: Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression.
21.	Exclusion: Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor
22.	Exclusion: Perils of the sea are excluded from the scope of the policy While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. ( Not applicable for fare Paying Passengers)
23.	Exclusion: While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. (Not applicable for fare Paying Passengers)
24.	Exclusion: Persons working in mines, explosives, Electrical installations on high tension lines, Racing, Circus People, skiing, mountaineering, big game hunting, ballooning, hang gliding, river rafting, winter sports, skiing, ice hockey ,polo & such other persons engaged in occupation of similar hazard.
25.	Exclusion: Animal bite/Snake Bite/Insect bite is not covered.(*This will be a part of exclusion list on pdf only when it is not covered*)
26.	Exclusion: Risk Category III people are out of the scope of the policy
27.	Exclusion: Committing any breach of law of land with criminal intent.
28.	Exclusion: Death or disablement resulting from Pregnancy or childbirth
29.	Exclusion: Naval, military or air force personnel
30.	Exclusion: Drivers are excluded from the policy

**10. Clauses:**

1. The Cover is subject to inclusion of loss/damage/Liability due to terrorism activity

**11. Warranties:**

1.	The Claim should be intimated within three months of the occurrence of the event, failing to which company shall not be liable to pay the claim
----	---

Subject otherwise to terms and conditions of Group Personal Accident Insurance Policy.

Signed for and on behalf of the ICICI Lombard General Insurance Company Limited, at Mumbai on this date 11/10/2022 .



**Authorized Signatory**

ICICI Lombard General Insurance Company Ltd.

GSTIN Reg. No: 27AAACI7904G1ZN

IL GIC GSTIN Address : 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE MAIN GATE, PRABHADEVI, MUMBAI, 400025, MAHARASHTRA

HSN/SAC code : 997133 - GENERAL INSURANCE SERVICES

Policy shall stand cancelled ab initio in the event of non realisation of the premium

**The stamp duty of Rs 500.0000 paid in cash or by demand draft or by payorder, vide Receipt/Challan no. CSD32520221695 dated 19/04/2022**

## ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

**Mailing Address:**

401 & 402, 4th Floor, Interface 11,  
New Linking Road, Malad (West),  
Mumbai - 400 064.

CIN: L67200MH2000PLC129408

**Registered Office:**

ICICI Lombard House, 414, Veer Savarkar Marg,  
Near Siddhi Vinayak Temple, Prabhadevi,  
Mumbai - 400 025.

**Toll free No. :** 1800 2666

**Alternate No. :** +9192236 22666 (chargeable)

**Email :** customersupport@icicilombard.com

**Website :** www.icicilombard.com