

Group Accident Guard Policy
Group Policy Schedule

Renewal Business-TrackOn-620414514764-3567082



Policyholder Details

Policyholder name : PURSHOTAM COMPANY PRIVATE LIMITED
 Policyholder Address : 8 LYONS RANGE, 1ST FLOOR
 KOLKATA 700001 KOLKATA
 WEST BENGAL
 KOLKATA-700001
 KOLKATA
 WEST BENGAL
 India
 Cust GSTIN number: 19AABCP5994Q1ZD

Policyholder Contact No:
 Policyholder E-mail id:

Intermediary Code: 2294551
 Intermediary Contact No: 9433090251
 Intermediary Name: KIRAN KUMAR KANTILAL

Policy Number: 0239282524 Renewal No: 01 Endorsement No: 00 Place of Supply: WEST BENGAL State code: 19	Business Description: Manufacturing Medium Risk
Number of Lives Covered: 51	Territory Limit: Worldwide
Policy Type: Named	Operative Time: 24 Hrs
Relationship Type: Employer Employee	Sum Insured Basis: Salary-Linked
	Loan Type:
Sum Insured Type: Salary-Linked	Total Sum Insured: INR 160,996,392
Maximum Sum Insured: INR 10,000,000	Aggregate limit for any one accident: INR 40,249,098 Aggregate limit for any one year: INR 0
Age Group: 18 years to 70 years	Payment frequency: Annual

Policy Period: From: 04/03/2023 00:00hr To 03/03/2024 23:59hr

Premium details	
Net Premium (Rs):	70,118.37
UGST/SGST @9 % (Rs.)	6,310.65
CGST @9 % (Rs.)	6,310.65
Gross Premium (Rs)	82,740.00

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

Insured Description: Manufacturing

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	51	3,156,79 2	3,156,79 2	3,156,79 2	3,156,79 2	0	315,679	0	0	

Coverage Details:

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Tata AIG General Insurance Company Limited.

Regd Office: 15th Floor, Tower A, Peninsula Business Park, G. K. Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India.

Toll Free No. (24x7): 1800 266 7780 OR 1800 229966 (For Senior Citizens) | Fax: 022 6693 8170 | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGP23093V032223

Sr No.	Coverages	Average SI Per Person	Deductible	Co pay(%)	Remarks
1	Accidental Death	3156792			Only Permanent Employees of the company are covered.
2	Permanent Partial Disability	3156792			Covered
3	Education Benefit	10000			10% of Principal SI or upto Rs 10000 or Actuals, whichever is lower for maximum 2 eligible children.
4	Temporary Total Disability	5000			1% of AD SI or INR 5000 or actual weekly salary for 104 Weeks whichever is less
5	Terrorism	3156792			Covered
6	Accidental Medical Expenses	315679.2			10% of the CSI or 40% of the Admissible Claim or Actuals whichever is less(On IPD Basis)
7	Permanent Total Disability	3156792			Covered
8	Accidental Dismemberment and Paralysis	3156792			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, any complication arising from it;
2. suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or illness
3. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed
4. Participation in an actual or attempted felony, riot, crime, misdemeanor(excluding traffic violations) or civil commotion
5. Mosquito bite and resultant diseases;

This is only a summary of the product features/terms/conditions/exclusions. For more details, please refer our website www.tataaig.com

➤ Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

➤ *The stamp duty of Rs.2000/- paid in cash or demand draft or by pay order, vide Receipt/Challan no:LOA/CSD/577/2023/335/23 dated the 24/01/2023*

General Conditions:

- **You** have a period of 15 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

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Tata AIG General Insurance Company Limited.

Regd Office: 15th Floor, Tower A, Peninsula Business Park, G. K. Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India.

Toll Free No. (24x7): 1800 266 7780 OR 1800 229966 (For Senior Citizens) | Fax: 022 6693 8170 | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGP23093V032223

Claims Administrator Details: Insured Person(s) can notify a Claim by sending an SMS CLAIMS to 5616181 or by calling The Company's 24x7 toll free helpline 1800-266-7780 or 1800 229966 (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 24X7 Toll free number 1800-266-7780/022-66939500 (toll free) or you may email to the customer service desk at customersupport@tataaig.com. Senior citizens can call our dedicated line at 1800 229966. 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

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees

Date: 21/03/2023
Place: KOLKATA

For Policy wordings, please scan the below QR code :



For TATA AIG General Insurance Company Limited



Authorised Signatory

Policy Servicing Address

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

RECEIPT

Receipt No : 104001045511873

Receipt Date : 21/03/2023

Policy No : 0239282524

Received with thanks from PURSHOTAM COMPANY PRIVATE LIMITED a sum of Rs. 82740(Rupees Eighty-Two Thousand Seven Hundred Forty And Paise Zero Only)

Sr.No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239282524	82,740.00	82,740.00	0.00

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: 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 0239282524

List of Insured Annexure "1"

Sr. No.	EMP.ID/ Unique ID	Name of Insured	Category	Tata AIG Ref No	Sum Insured (Rs.)							
					AD	DM	PTD	PPD	Fixed Medex OPD	Fixed Medex IPD	Fixed Medex OPD and IPD	Variable Medex
1	1	ABHIJIT S INHA	Category_1	023928252411	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
2	2	AJIT BAB ASAB TE RADALE	Category_1	023928252422	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
3	3	AMIT AS HOK HAR CHEKAR	Category_1	023928252433	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
4	4	ANUJ CH AMOLA	Category_1	023928252444	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
5	5	ARINDAM BAGCHI	Category_1	023928252455	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
6	6	ARULKU MAR SUB RAMANI YAN	Category_1	023928252466	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
7	7	ARUN BA BU V	Category_1	023928252477	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
8	8	ASHUTO SH SURE SH BHAM BAL	Category_1	023928252488	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
9	9	BALDANI YA VISH ALKUMAR	Category_1	023928252499	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
10	10	BALIKA VIKAS T HUBE	Category_1	02392825241010	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
11	11	BOOBAL AN	Category_1	02392825241111	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
12	12	CHANDR ASHEKH AR	Category_1	02392825241212	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
13	13	DEBASIS H DAS	Category_1	02392825241313	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
14	14	DINESH A TMARAM MAHAJAN	Category_1	02392825241414	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
15	15	DIPIKA MAJUMDAR	Category_1	02392825241515	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
16	16	GOPALA KRISHNA NM	Category_1	02392825241616	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
17	17	HAUSHIL A PRASAD	Category_1	02392825241717	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Tata AIG General Insurance Company Limited.

Regd Office: 15th Floor, Tower A, Peninsula Business Park, G. K. Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India.

Toll Free No. (24x7): 1800 266 7780 OR 1800 229966 (For Senior Citizens) | Fax: 022 6693 8170 | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGP23093V032223

18	18	IMRAN K HAN	Category_1	02392825241818	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
19	19	KATHIRE SAN R	Category_1	02392825241919	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
20	20	KIRAN P OPAT GU NJAL	Category_1	02392825242020	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
21	21	KIRAN KE SHAV PO LEKAR	Category_1	02392825242121	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
22	22	MADHUMI TA ACHA RYIA	Category_1	02392825242222	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
23	23	MOUSUMI SAHOO	Category_1	02392825242323	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
24	24	MUNNA S HAW	Category_1	02392825242424	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
25	25	MURLIDH AR SHAL IGRAM M ALI	Category_1	02392825242525	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
26	26	POOJA SI RCAR	Category_1	02392825242626	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
27	27	PREMSA GAR BHI MRAJ CH APDE	Category_1	02392825242727	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
28	28	RAKESH PRABHA KAR	Category_1	02392825242828	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
29	29	RAMGOP AL THAK UR	Category_1	02392825242929	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
30	30	RAMESH R	Category_1	02392825243030	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
31	31	RATANP ARA RA VI BHAG VANBHAI	Category_1	02392825243131	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
32	32	S SATHI SH ADITH IYAA	Category_1	02392825243232	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
33	33	SACHIN BANDU K ADU	Category_1	02392825243333	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
34	34	SAGAR BHIKANR AO DESH MUKH	Category_1	02392825243434	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
35	35	SAMIR S ADHUKH AN	Category_1	02392825243535	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
36	36	SANDEEP SHIVAJI SHINDE	Category_1	02392825243636	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
37	37	SANTOS H BALAJI YEWALE	Category_1	02392825243737	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Tata AIG General Insurance Company Limited.

Regd Office: 15th Floor, Tower A, Peninsula Business Park, G. K. Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India.

Toll Free No. (24x7): 1800 266 7780 OR 1800 229966 (For Senior Citizens) | Fax: 022 6693 8170 | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGP23093V032223

38	38	SAYAN MOULICK	Category_1	02392825243838	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
39	39	SHAMPA DAS	Category_1	02392825243939	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
40	40	SHRIRAM BANSI RATHOD	Category_1	02392825244040	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
41	41	SOMSHE KHAR ISHWAR CHILA	Category_1	02392825244141	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
42	42	SOURAV DUTTA	Category_1	02392825244242	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
43	43	SRIKANT H C H	Category_1	02392825244343	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
44	44	SUNIL BALASAHEB REGUDE	Category_1	02392825244444	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
45	45	SURAJIT BISWAS	Category_1	02392825244545	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
46	46	TEJAS VISHNU DHANDE	Category_1	02392825244646	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
47	47	TEJASHRI BABAN GADHAVE	Category_1	02392825244747	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
48	48	UDAYKUMAR K	Category_1	02392825244848	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
49	49	VIVEK VINAYAK BADARKHE	Category_1	02392825244949	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
50	50	KHAMKAR YOGESH MAHADEO	Category_1	02392825245050	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0
51	51	YUVRAJ KISHOR KOLI	Category_1	02392825245151	3,156,792	3,156,792	3,156,792	3,156,792	0	315,679	0	0

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

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Tata AIG General Insurance Company Limited.

Regd Office: 15th Floor, Tower A, Peninsula Business Park, G. K. Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India.

Toll Free No. (24x7): 1800 266 7780 OR 1800 229966 (For Senior Citizens) | Fax: 022 6693 8170 | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGP23093V032223

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

Tata AIG General Insurance Company Limited.

Regd Office: 15th Floor, Tower A, Peninsula Business Park, G. K. Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India.

Toll Free No. (24x7): 1800 266 7780 OR 1800 229966 (For Senior Citizens) | Fax: 022 6693 8170 | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGP23093V032223