

Policy Details:

Name of Group Organizer/Manager/ Policy Holder	ATLAS COPCO INDIA LTD		Master Policy Number	D074494410	
Address of Group Organizer/Manager/ Policy Holder	ATLAS COPCO INDIA LTD MUMBAI PUNE ROAD SEVANAGAR DAPODI, Maharashtra 411012		Mobile Number	+919999999999	
Number of Employees	2383		Family Definition	Self	
GST State Code	27	GSTIN	27AAACA4074D1Z2	Policy Type	Individual
Group Type	Employer - Employee	Policy Tenure	365 days	Policy Issuance Date	29-Aug-2022
Period of Insurance	From	26-Jul-2022	00:01 Midnight		
	To	25-Jul-2023	23:59 Midnight		

Partner Name/Code	Marsh India Insurance Brokers Private Limited 1000257	Partner Contact/Email	7045922442 brijesh.merchant@marsh.com
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Coverage Details

Section with Benefits	Sum Insured (INR) / (Total for Named Policies & Per Person for Un-Named Policies) / Limits / Waiting Periods / Time Excess / Co-Payment (%) / Specific Conditions
Section 1: Accidental Death	100% of Sum Insured
Section 2: Permanent Total Disability	100% of Sum Insured
Section 3: Permanent Partial Disability	Up to 100% of Sum Insured as per benefit table
Section 5: Children Education Benefit	10% of Sum Insured subject to maximum INR 50,000 per child, for up to 2 kids
Section 8: Funeral Expenses	2.5% of Sum Insured subject to maximum of INR 2,500

Special Terms and Exclusions

#1. Loss of Income (TTD)- 1% of SI or INR 10,000 or 25% of monthly Gross Salary, whichever is lower, for up to 100 weeks. #2. Accidental Hospitalization- Covered up to 20% of SI or 50% of admissible Personal Accident claim or actual expense, whichever is lower. #3. special conditions 1- Employees involved in Underground and Mining Activities: Covered Mysterious Disappearance due to accident

Other Coverage Details

Terrorism	Covered
Geographical Limit	Worldwide
Risk Class	Risk Class 2
Coverage	24*7 Cover
Individual SI restriction (times of CTC)	N/A
Claim Intimation and Document Submission	Claim must be filed within 30 days from the date of occurrence of accident. However, Digit may at its absolute discretion consider waiver, of this Condition in extreme cases of hardship where it is proved to the satisfaction of Digit that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit.

Addition Endorsements	Midterm additions allowed only for natural additions subject to intimation received within 45 days. Any additions for new employee/spouse / children would be allowed within 45 days of date of joining. Backdation of 45 days from date of intimation shall not be allowed. Any endorsements will be from the date of addition and not from the inception of the policy. Prorated premium will be charged for each member added during the policy term.
Deletion Endorsements	In case of refund endorsements on account of deletion, pro-rata refund for the employee should be done subject to nil claims. Deletion to be intimated immediately on finalization of last working day of employee. In case employee avails the claim after his LWD for which intimation is received after DOA, insurer would recover paid amount from available float balance. Pro-rata refund will be calculated as from DOL if intimation is within 7 days else intimation date will be consider for calculation subject to nil claim
Accumulation Limit	

Premium and Payment Details (Wherever Applicable)

Description	Amount (INR)
Frequency of Payment	Yearly
Number of Employees	2383
Total no. lives covered	2383
Aggregate Sum Insured	₹ 11,114,555,270

Details of Member Insured as per annexure:

1. Cheque dishonour / Non-receipt of payment: The policy is void ab-initio i.e. it will not hold true, in case of non-receipt of premium or dishonour of Cheque issued towards premium payment.
2. This insurance cover is subject to standard policy wordings, exclusions and conditions as per "Digit Group Total Protect Policy" issued to the Master Policy holder. A copy of the terms and conditions shall be shared with you. In case of dispute, the terms and conditions detailed in the policy document and policy schedule shall prevail, such is life!
3. The coverage has been provided basis information provided by the group Organizer/ Manager/ Policy Holder to us and the policy is not valid, if any of the information provided is incorrect.
4. The Policy Wording attached herewith includes all the standard coverage offered by Go Digit General Insurance Ltd. to its customers. Your entitlement for coverage/benefits shall be restricted to the Coverage/Benefits as mentioned in this Policy Schedule. For any clarification please call our Call Center Number [1800-258-4242](tel:1800-258-4242).
5. Enclosure: Annexure 1 - Claims Procedure and Documentation, Click here.

Claims Administrator Details	
Contact details	1800-258-4242
Email id	healthclaims@godigit.com
For Senior citizens	seniors@godigit.com

For & On Behalf of Go Digit General Insurance Ltd.

Consolidated Stamp Duty is Deposited with
Department of Stamps, Bengaluru



Authorized Signatory
Printed, Signed, and Executed at Bengaluru