

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: Lakshmi Towers, No 1, 6th Cross Road, WKP Road, 7th Block, Jayanagar KARNATAKA	
Policy Branch Office Code: 1405		Agent/Broker Code:18BRG004	
Policy No: 140532329140000047			
Date of proposal:23/05/2023 ProposalNo:P051823101281		Details of previous policy (in case of renewal) Previous policy No: Date of expiry:	
TaxInvoice No & Date :P051823101281 & 23/05/2023			
INSURED NAME : M/S INTERNATIONAL SCHOOL OF MANAGEMENT EXCELLENCE			
GSTIN /UN of the insured			
Policy Holder Address / Place Of Supply : NO.88, CHEMBANAHALLI, SARJAPUR ROAD BANGALORE KARNATAKA BANGALORE 562125			
Period of Insurance: From 15/05/2023 to mid night on 14/05/2024			
Total No of Employees Covered		57	
Total No of Lives Covered		57	
Type of Policy		Named	
Total Sum Insured(Rs)		17100000.00	
Description of Group		Employees	
Nature of Business			
Coverage Details and List of members covered as per Schedule attached.			

Premium (Rs)	12027.96
CGST (@9.00%)	1082.52
SGST (@9.00 %)	1082.52
TOTAL PREMIUM PAYABLE(Rs)	14193.00
Branch GSTIN :29AABCR6747B1ZC;HSN Code :997133;Description Of Services :Accident and Health Insurance Service;	
Consolidated Stamp duty Paid vide Letter of Authorisation "NO.LOA/CSD/662/2023/(Validity Period Dt.27/03/2023 to Dt.01/12/2023)/1156 DT.27 MAR2023" at General Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir.	

Notice of communication to be given in respect of claim to :	
Name:	
Address:	
City:	
Website Address:	
Customer care No	
Email id:	

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 23/05/2023

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, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@gbic.co.in

For and on behalf of

Reliance General Insurance Company Limited.

Agent Code 18BRG004

Agent Contact No


 Authorised Signatory

User ID: 71008105 Policy Generation Date :23/05/2023

Schedule attached to and forming part of Policy No.14053232914000047			
Cover Name	Sum insured	Co-pay	Special Conditions
Table C-Death +Permanent Total Disability +Permanent Partial Disability			Table C covers, Death+Permanent Total Disablement+Permanent Partial Disablement due to external accidental means
Table D-Death +Permanent Total Disability +Permanent Partial Disability + Temporary Total Disablement			Table D covers, Death+Permanent Total Disablement+Permanent Partial Disablement+Temporary Total Disablement due to accidental external means

General Conditions: 1) TTD benefit will be 1% of the SI OR 24 times monthly gainful salary of employee OR Rs: 5,000/- whichever is lower on weekly basis for maximum of 100 weeks

2) Subject to condition that Table D sum insured does not exceed 24 times monthly gainful employment of any person

3) Policy will be on named basis

4) AOA Rs. 57 Lakh

5) Maximum any one life limit will be Rs. 3 Lakh

6) Individual sum insured can not be more than 100 times of the monthly gainful income or sum insured specified which ever is less.

7) subject to condition that no employee is involved in any hazardous activity or manual labour

8) Insured to submit salary certificate of month prior to date of accident at the time of claim

9) Addition-deletion will be done on pro-rata premium basis for employees once in a month only, subject to all relevant details being forwarded to insurer before 7th day of succeeding month.

10) Minimum age of beneficiary 18 years and maximum 70 years

11) Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy

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 of Members covered attached to and forming part of Policy No 14053232914000047

SNo	Emp Code	Name	Nominee	Grade	Age	Gender	Table A	Table B	Table C	Table D	Total Sum Insured	Date of Joining	Location	Remarks
1	D020001	NITIN GARG	SELF	NA	48 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
2	D020002	PALLAVI JAIN	SELF	NA	47 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
3	D020003	TANUJ GARG	SELF	NA	41 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
4	D020004	VIVEK GARG	SELF	NA	45 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
5	E020075	KRISHNAN R	SELF	NA	63 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
6	E020108	SHYAM PRASAD	SELF	NA	65 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
7	E020120	SUDINDRA V R	SELF	NA	41 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
8	E020127	MANOJ KUMAR	SELF	NA	42 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
9	E020131	SHAMPA NANDI	SELF	NA	51 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
10	E020133	BALAKRISHNA P	SELF	NA	49 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
11	E020134	SHURLLY TIWARI	SELF	NA	44 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
12	E020140	MOHANA VENKATAPPA	SELF	NA	36 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
13	E020157	PRAKASHA T M	SELF	NA	46 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
14	E020164	VIKKU AGRAWAL	SELF	NA	47 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
15	E020168	VIJAYA KUMAR	SELF	NA	45 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
16	E020173	RONY GEORGE KURIEN	SELF	NA	60 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
17	E020182	STUTI AGRAWAL	SELF	NA	36 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		

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SNo	Emp Code	Name	Nominee	Grade	Age	Gender	Table A	Table B	Table C	Table D	Total Sum Insured	Date of Joining	Location	Remarks
18	E020189	SRIRAM PRABHAKAR	SELF	NA	51 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
19	E020191	RADHIKA M	SELF	NA	33 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
20	E020192	SELVI C	SELF	NA	52 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
21	E020193	UMMAI SALMA N	SELF	NA	44 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
22	E020194	LANCE DARRYL FERNANDES	SELF	NA	30 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
23	E020195	INDRESHA.G	SELF	NA	39 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
24	E020197	SHRUTHI NANJAPPA	SELF	NA	50 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
25	E020199	RAJENDRA DESAI	SELF	NA	62 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
26	E020200	DEBORAH D'SOUZA	SELF	NA	51 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
27	E020201	SHIBY NAIR M	SELF	NA	43 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
28	E020205	NISHA MARY THOMAS	SELF	NA	40 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
29	E020207	ANNAPOORNA SWAMY	SELF	NA	53 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
30	E020208	RATCHANAR R	SELF	NA	38 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
31	E020210	SAMBATUR HARITHA	SELF	NA	36 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
32	E020212	MINI PILLAI	SELF	NA	40 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
33	E020214	SUSHANTH PILLAI	SELF	NA	42 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
34	E020215	NEETHUSHREE HN	SELF	NA	37 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		

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SNo	Emp Code	Name	Nominee	Grade	Age	Gender	Table A	Table B	Table C	Table D	Total Sum Insured	Date of Joining	Location	Remarks
35	E020 220	RANI RUPAM	SELF	NA	41 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
36	E020 222	SANTOSH K PAWAR	SELF	NA	41 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
37	E020 223	SUSAN ROY	SELF	NA	35 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
38	E020 226	JINSY S GEORGE	SELF	NA	41 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
39	E020 227	RAMESH C P	SELF	NA	53 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
40	E020 228	VEDAVATHI D C	SELF	NA	34 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
41	E020 229	SAVITHA KUMARI B	SELF	NA	47 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
42	E020 230	RACHANA KAKKAR	SELF	NA	47 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
43	E020 231	SINDHU SHANTHA NAIR	SELF	NA	55 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
44	E020 234	SHASHI REKHA B V	SELF	NA	39 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
45	E020 235	SHASHIKALA PATIL	SELF	NA	45 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
46	E020 241	NAGARAJA H A	SELF	NA	53 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
47	E020 242	REMIYA MICHEL	SELF	NA	40 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
48	E020 243	SNEHA SIJO	SELF	NA	40 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
49	E020 246	POOJA NAGPAL	SELF	NA	45 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
50	E020 248	PRAKASH K	SELF	NA	42 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
51	E020 250	ARADHANA YADAV	SELF	NA	49 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		

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SNo	Emp Code	Name	Nominee	Grade	Age	Gender	Table A	Table B	Table C	Table D	Total Sum Insured	Date of Joining	Location	Remarks
52	E020 251	SOWMYA PRASAD	SELF	NA	43 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
53	E020 252	RAVEESH	SELF	NA	32 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
54	E020 253	BHARATHI RAVISHANKAR	SELF	NA	46 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
55	E020 254	RAMESH KUMAR	SELF	NA	37 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
56	E020 255	MANJUNATH S	SELF	NA	41 Yr 00 M	M	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
57	E020 256	SINDHURI S	SELF	NA	36 Yr 00 M	F	0	0	0	300000	300000	5/15/2023 12:00:00 AM		
Grand Total							0	0	0	17100000	17100000			