

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	<p>Benefits:</p> <ul style="list-style-type: none"> • Death • Permanent Total Disablement • Permanent Partial Disablement • Temporary Total Disablement <p>Extensions:</p> <ul style="list-style-type: none"> • Cover for Expenses related to Burns • Modification of residential accommodation & vehicle: • Repatriation of Mortal Remains • Ambulance Charges • Transportation Allowance (Compassionate visit) • Travel Expenses for Medical Treatment • Catastrophe Evacuation: • Cost of Clothing Damage • Loss of Job Cover • Improved Disability Benefit/ Dismemberment • Daily Cash Allowance: • Carriage of Dead Body • On Duty Cover • Children's Education Grant • Accidental Hospitalization Expenses • Mysterious disappearance • Treatment outside India (along with travelling cost & boarding & lodging of the attendant): • Medical Expenses • Out Patient Department (OPD) expenses • Loss/damage to School Bag/Books • Widowhood Cover • Purchase of Blood • Prosthesis & Artificial Limbs • Broken Bones • Legal Expenses 	Part II of the policy Clause No. 2 (Benefits) and Clause No. 3 (Extensions)
		<ul style="list-style-type: none"> • 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. 	Part I and Part II (Clause 4) of the policy India

4	What are the major Exclusions in the Policy	<ul style="list-style-type: none"> • Death or disablement resulting from Pregnancy or childbirth • 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 • Naval, military or air force personnel • Radioactivity, Nuclear risks, ionizing radiation 	
5	Payout Basis	<ul style="list-style-type: none"> • Reimbursement claims of covered benefits upto specified sum insured as per the scope of cover 	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"> • 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. • 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. 	Part III of the policy Clause 9- Cancellation/ Termination

4	What are the major Exclusions in the Policy	<ul style="list-style-type: none"> • Death or disablement resulting from Pregnancy or childbirth • 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 • Naval, military or air force personnel • Radioactivity, Nuclear risks, ionizing radiation 	
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GROUP PERSONAL ACCIDENT

UIN- ICIPAGP22077V062122 Misc 05

Part I of Policy: Policy Schedule

Policy No 4005/217172542/03/000 (TRUE COPY)

Issued at MUMBAI
M G CHARITABLE TRUST
No 2 80feet Road
H R B R Layout
Bangalore
Karnataka Pin- 560043
No

1. Name of the Insured:

2. Mailing Address of the Insured:

3. Politically Exposed Persons (PEP)/close relative of PEP

4. Intermediary Details:

Agency Code: DB29905
Agency Name: IDEAL INSURANCE BROKERS PVT LTD
Agent's mobile no.: 9845028284
Agent's E-mail ID : kishore.k@idealinsurance.in

5. Period of Insurance :

From: 21/02/2024 Time: 00:00 Hours
To Midnight of 20/02/2025

6. Total number of persons to be insured:

3235

7. Total Capital Sum Insured:

323,500,000.00

8. Details of persons to be insured:

As per annexure attached

9. Benefit Table:

A - Accidental Death only - 100%

B = (A) + Loss of Two Limbs, Two eyes or one limb and one eye -100%, Loss of One Limb or One Eye - 50%, Permanent Total Disablement (PTD) from injuries other than those named above -100%

C = (A) + (B) + Permanent Partial Disablement (PPD)

D1= (A) + (B) + (C) + Temporary Total Disablement (TTD) 1% of S.I. Or Rs.5,000/=per week or actual weekly salary which ever is less

10. Premium

Premium Break Up	(Rs.)	Premium (Rs.)
Stamp Duty	(Rs.)	05.00
*Total Premium	(Rs.)	114,524.00

*Premium value mentioned above is inclusive of taxes applicable

11. Conditions/Endorsements

1.	D1= (A) + (B) + (C) + Temporary Total Disablement (TTD) 1% of S.I. Or Rs.5,000/=per week or actual weekly salary which ever is less
2.	Age Band 15 - 65 years
3.	Accidental Medical Hospitalisation Expenses are covered upto Rs 10,000/- or actual whichever is lower on IPD basis
4.	OPD Medical Hospitalisation Expenses are covered upto Rs 10,000/- or actual whichever is lower subject to RS 500/- deductibles
5.	Carriage of Dead Body 2% of SI subject to max to Rs 2,500/-
6.	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)
7.	S.I is flat 1L in policy. Staff is covered under table "D" & Students and parents are covered under table "C"
8.	Policy is issued on Unnamed basis, DOJ Confirmation and Photo ID Proof Required at the time of Claims
9.	At any Point of time, if number of lives is found to be more than 3235, unless a premium bearing endt is passed, no claims will be payable.
10.	Policy is issued on Unnamed basis & all claims admissible subject to DOJ of the employees will be on or post po
11.	B = (A) + Loss of Two Limbs, Two eyes or one limb and one eye -100%, Loss of One Limb or One Eye - 50%, Disablement (PTD) from injuries other than those named above -100%

4	What are the major Exclusions in the Policy	<ul style="list-style-type: none"> • Death or disablement resulting from Pregnancy or childbirth • 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 • Naval, military or air force personnel • Radioactivity, Nuclear risks, ionizing radiation 	
5	Payout Basis	<ul style="list-style-type: none"> • Reimbursement claims of covered benefits upto specified sum insured as per the scope of cover 	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"> • 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. • 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. 	Part III of the policy Clause 9- Cancellation/ Termination

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Policy No 4005/217172542/03/000 (TRUE COPY)

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M G CHARITABLE TRUST
No 2 80feet Road
H R B R Layout
Bangalore
Karnataka Pin- 560043
No

1. Name of the Insured:

2. Mailing Address of the Insured:

3. Politically Exposed Persons (PEP)/close relative of PEP

4. Intermediary Details:

Agency Code: DB29905
Agency Name: IDEAL INSURANCE BROKERS PVT LTD
Agent's mobile no.: 9845028284
Agent's E-mail ID : kishore.k@idealinsurance.in

5. Period of Insurance :

From: 21/02/2024 Time: 00:00 Hours
To Midnight of 20/02/2025

6. Total number of persons to be insured:

3235

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As per annexure attached

9. Benefit Table:

A - Accidental Death only - 100%

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C = (A) + (B) + Permanent Partial Disablement (PPD)

D1= (A) + (B) + (C) + Temporary Total Disablement (TTD) 1% of S.I. Or Rs.5,000/=per week or actual weekly salary which ever is less

10. Premium

Premium Break Up	(Rs.)	Premium (Rs.)
Stamp Duty	(Rs.)	05.00
*Total Premium	(Rs.)	114,524.00

*Premium value mentioned above is inclusive of taxes applicable

11. Conditions/Endorsements

1.	D1= (A) + (B) + (C) + Temporary Total Disablement (TTD) 1% of S.I. Or Rs.5,000/=per week or actual weekly salary which ever is less
2.	Age Band 15 - 65 years
3.	Accidental Medical Hospitalisation Expenses are covered upto Rs 10,000/- or actual whichever is lower on IPD basis
4.	OPD Medical Hospitalisation Expenses are covered upto Rs 10,000/- or actual whichever is lower subject to RS 500/- deductibles
5.	Carriage of Dead Body 2% of SI subject to max to Rs 2,500/-
6.	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)
7.	S.I is flat 1L in policy. Staff is covered under table "D" & Students and parents are covered under table "C"
8.	Policy is issued on Unnamed basis, DOJ Confirmation and Photo ID Proof Required at the time of Claims
9.	At any Point of time, if number of lives is found to be more than 3235, unless a premium bearing endt is passed, no claims will be payable.
10.	Policy is issued on Unnamed basis & all claims admissible subject to DOJ of the employees will be on or post po
11.	B = (A) + Loss of Two Limbs, Two eyes or one limb and one eye -100%, Loss of One Limb or One Eye - 50%, Disablement (PTD) from injuries other than those named above -100%

12	Risk Category I & II are covered.
13	Premium to be charged on prorata scale for addition/ deletion endorsement
14	Any endorsements will be from the date of addition and not from the inception of the policy
15	Premium shall not be refunded for deletion if any claim is paid during the policy.
16	Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy
17	$C = (A) + (B) + \text{Permanent Partial Disablement (PPD)}$
18	A - Accidental Death only - 100%

12. Special Conditions:

1. 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

Naval, military or air force personnel

Radioactivity, Nuclear risks, ionizing radiation

Drivers are excluded from the policy

Animal bite/Snake 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 :-

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 are not covered under GPA

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section Grievance Redressal on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority (IRDA) through the Integrated Grievance Management Section (IGMS) or IRDA Grievance Call Centre(IGCC) at their toll free no.155255

13. Clauses:

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

14 Warranties:

- 1 The claim should be intimated with in the 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 29/02/2024 .

4	What are the major Exclusions in the Policy	<ul style="list-style-type: none"> • Death or disablement resulting from Pregnancy or childbirth • 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 • Naval, military or air force personnel • Radioactivity, Nuclear risks, ionizing radiation 	
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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 29/02/2024 .

Gaurav Anora

Authorized Signatory

ICICI Lombard General Insurance Company Ltd.

GSTIN Reg. No: 29AAACI7904G1ZJ

IL GIC GSTIN Address : 27, Third And Fourth Floor, Sjr Tower, Bannerghatta Main Road, 3rd Phase, JP Nagar, Bangalore, Bengaluru
Urban, Karnataka-560078

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 5.0000. paid in cash or by demand draft or by payorder, vide Receipt/Challan no. CSD1820234850 dated
30/11/2023

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