

Policy No.:FGP-92-24-7010465-00-000

Date : 22/04/2024

Customer ID:58420063

SND COLLEGE OF ENGINEERING RESEARCH CENTER

BABHULGAON TAL YEOLA DIST, NASHIK.,

NASHIK,

NASHIK, MAHARASHTRA - 423401

Telephone(Off) :

Intermediary Name :**TAKTE DURGESH PRAMOD**

Dear **SND COLLEGE OF ENGINEERING RESEARCH CENTER**

Welcome to the Future Generali Experience.

We thank you for choosing us for your insurance requirements. Your Policy No. is **FGP-92-24-7010465-00-000**.

Our initiatives will provide you with the highest standards of service, convenience and quality in insurance and it is our endeavour to constantly better your experience by innovating and evolving our basket of conveniences.

In case of any service requirement, do call our care lines below:
1800-220-233, 1860-500-3333, 022-67837800.

It will always be our endeavour to constantly better your experience by innovating and evolving our basket of conveniences. We strive to deliver service which is personalized and is totally transparent. It is our aim to be with you in your time of need.

We would request you to peruse the policy and satisfy yourself that it meets your requirements fully.

The claims would be serviced through In-House Health Administrator ,Future Generali Health(FGH)Team. The claim documents can be submitted directly to the below mentioned address.

It is mandatory to intimate the accidents to Future Generali through: Email ID - fgh@futuregenerali.in

Claims Department

Future Generali Health (FGH)
Future Generali India Insurance Company Ltd
Office No. 3, 3rd Floor, Building A, G - O - Square
Aundh Hinjewadi Link Road, Wakad
Pune, Maharashtra - 411 057

For any claim related queries please call :

Toll free number - 1800 209 1016 / 1800 103 8889

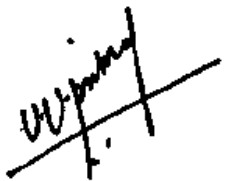
Toll free Fax - 1800 209 1017 / 1800 103 9998

Email ID - fgh@futuregenerali.in

Once again, thank you for choosing to insure with Future Generali and we look forward to being of service to you.

Assuring you of our best services at all times.

For Future Generali India Insurance Co. Ltd.



(Authorized Signatory)

Please review the communication address, email or contact nos. noted on this letter for correctness. In case of any change please contact our nearest branch or call our care lines mentioned above. This will ensure you do not miss out on 'Service Updates' and 'Renewal Reminders'.

Now you can buy Health, Personal Accident, Travel, Home, Motor insurance & also renew your Future Generali Private Car Insurance policy online. Visit us at www.futuregenerali.in

For any service request please sms **SERVE** to 9222211100. To provide feedback on our service, kindly sms **HAPPY** or **UNHAPPY** to 9222211100. We will call you back.

Tax Invoice

INSURED DETAILS			
Policy Number	: FGP-92-24-7010465-00-000	Address of Service Provider	: 3rd Floor, Avdhoot Adhar Old Gangapur Naka Gangapur Road, Nashik, Maharashtra - 422005. Phone: +91 0253-6638018 Fax: +91 22 67001606
Customer Id	: 58420063	Area Code	: NASHIK
Invoice Number	: 202427ENT0430187		
Reverse Charge	: No	FGI State Code	: 27
Name of Insured/Proposer	: SND COLLEGE OF ENGINEERING RESEARCH CENTER	FGI GSTIN Number	: 27AABCF0191R2Z8
Address	: BABHULGAON TAL YEOLA DIST, NASHIK., NASHIK, NASHIK, MAHARASHTRA - 423401	FGI PAN Number	: AABCF0191R
Period of Insurance	: From 19 Apr 2024 To midnight of 18 Apr 2025	Intermediary Name/Code	: TAKTE DURGESH PRAMOD / 60037528
State Code	: 27	Date of Issue	: 22/04/2024
GSTIN/UIN Number	:	HSN/SAC	: 997133
Nature of Service	: General Insurance Service		

Received with thanks from **SND COLLEGE OF ENGINEERING RESEARCH CENTER** a sum of **Rs.161798.00** towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (Rs.)
Gross Premium		137117.00
Add : CGST Payable	9.00	12340.53
Add : SGST Payable	9.00	12340.53
Add : Cess Payable	0.00	0.00
Total		161798.00

NOTE :

1. This is a computer generated receipt and does not require a signature.
2. In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance cover provided under this receipt automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.
3. Upon issuance of this receipt, all previously issued temporary receipts, if any related to this policy, are considered null and void.
4. Excess amount, if any, will be adjusted against subsequent policies, or will be refunded on demand.

For FUTURE GENERALI INDIA INSURANCE CO. LTD.



(Authorised Signatory)

Group Personal Accident (Revised) - Master Policy Schedule

Policy Servicing Office:	3rd Floor, Avdhoot Adhar Old Gangapur Naka Gangapur Road, Nashik, Maharashtra - 422005. Phone: +91 0253-6638018 Fax: +91 22 67001606		
Policy Number	: FGP-92-24-7010465-00-000	Period of Insurance	: From 19 Apr 2024 To midnight of 18 Apr 2025
Proposer	: SND COLLEGE OF ENGINEERING RESEARCH CENTER	Intermediary Name/Code	: TAKTE DURGESH PRAMOD / 60037528
CKYC No.	: NA	Telephone (Mob)	:
Address	: BABHULGAON TAL YEOLA DIST, NASHIK., NASHIK, NASHIK, MAHARASHTRA - 423401	Email Id	: sndcoe.principal@gmail.com
Beneficiary Type	: Employee	Previous Policy No	: NA

In consideration of the Policyholder named herein paying to the Future Generali India Insurance Company Limited (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder in the proposal including its attachments or otherwise, and the material incorporated therein, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

Co-insurance Details		Schedule Of Premium (Rs.)	
Insurer	Share (In %)	Total Sum Insured	389600000.00
Future Generali India Insurance Company Limited	100%	Gross Premium	137117.00
		Goods and Service Tax	24681.06
		Total Premium	161798.00

Schedule of Insured Persons

Detailed List As per Annexure Attached

Location :	BABHULGAON TAL YEOLA DIST, NASHIK.,
Business	New Business
Total Number of Insured Persons Covered	1741
Member	1741
Dependents	0
Type of Policy	Individual
Employer-Employee Relationship	Yes
Policy Basis(Duration)	Yearly basis

Benefits Covered

Group1	Accidental Death
	Permanent Total Disablement
	Permanent Partial Disablement
Group2	Accidental Death
	Permanent Total Disablement
	Permanent Partial Disablement

Additional Coverages

Group1	<p>1. • Accidental Hospitalization Expenses upto Rs. 20000.00/- per member.</p> <p>a) This is an indemnity cover.</p> <p>b) Claims related to accidental hospitalisation are considered regardless of a valid PA claim.</p> <p>c) 24 hrs hospitalisation is warranted for these claims arising due to accident only.</p> <p>d) All claims would be payable on reimbursement basis. Cashless facility not extended.</p>
Group2	<p>1. • Accidental Hospitalization Expenses upto Rs. 20000.00/- per member.</p> <p>a) This is an indemnity cover.</p> <p>b) Claims related to accidental hospitalisation are considered regardless of a valid PA claim.</p> <p>c) 24 hrs hospitalisation is warranted for these claims arising due to accident only.</p> <p>d) All claims would be payable on reimbursement basis. Cashless facility not extended.</p>

Exclusions

1. Intentional self Injury 2. Accident while under the influence of alcohol or drugs. 3. Participation in felony, riot 4. attempted violation of the law 5. Whilst engaging in Aviation or Ballooning 6. Participating in motor racing 7. Curative treatments 8. Pregnancy and childbirth 9. War, invasion, acts of foreign enemies 10. Nuclear energy, radiation 11. Any existing disablement prior to the inception of the Policy 12. sexually transmitted diseases 13. Any expense not recommended as Medically Necessary 14. Any expense incurred which is not exclusively medical in nature 15. Expenses incurred for emergency medical evacuation 16. non payable items

Important :-

1. All other Terms, Conditions and Exclusions stands as per Standard Group Personal Accident Policy Wordings
2. If the payment of premium amount has been made through a cheque or in online mode and (i) such cheque is dishonoured, for any reason whatsoever, upon presentation, or (ii) the online payment does not yield a credit to the bank account of FGII, or (iii) the policyholder reverses the premium amount through a chargeback, the insurance cover evidenced through this policy schedule shall stand cancelled, from its inception, with immediate effect, irrespective of whether a separate communication is sent by FGII or not.
3. Kindly note that this policy will not cover any claims incurred in any country which is in the sanctioned list of travel restrictions issued by Government of India or prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.

Claims assistance

This policy is administered by :-

In-house Administrator - Future Generali Health(FGH)

Future Generali India Insurance Co. Ltd.

Office No. 3, 3rd Floor

Building A, G - O - Square

Sr. No. 249 + 250, Near Mankar Chowk

Aundh Hinjewadi Link Road, Wakad

Pune, Maharashtra - 411057

Toll free number - 1800 209 1016 / 1800 103 8889

Toll free fax - 1800 209 1017 / 1800 103 9998

Email ID - fgh@futuregenerali.in

It is mandatory to intimate accidents to Future Generali through :

Email ID : fgh@futuregenerali.in

Receipt No : 1202473038373

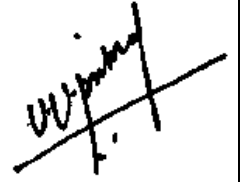
For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Date of Issue :

2 2 0 4 2 0 2 4

Place of Issuance :

NASHIK



(Authorised Signatory)

*Address as mentioned below.

This policy is not valid unless it is countersigned by an authorised signatory

Stamp duty of Rs. 50.00 is paid as provided under Article Policy of Insurance 47C(b) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, MUMBAI-400001., vide this Order No. (LOA/ENF-2/CSD/02/2024/(Validity Period Dt. 23-01-2024 To Dt. 31-03-2025)/OW No. 821, Dated 18-01-2024.) GRN NO. MH013560869202324E, Dated: 06-01-2024, State Bank Of India And DEFACE NO. 0007369719202324, Dated: 15-01-2024..

Special Clauses, Conditions and Warranties

- ** - Cover For Employee
- 1) Accidental Hospitalization - e) OPD treatment only for fractures/dislocations due to accidents.....
 - 2) Accidental Death Sum insured is Flat Rs.5 Lakhs.....
 - 3) Permanent Total Disablement Sum insured is Flat Rs. 5 Lakhs.....
 - 4) Permanent Partial Disablement Sum insured is Flat Rs. 5 Lakhs.....
- Student Coverages:-----
- 5) Accidental Hospitalization - e) OPD treatment only for fractures/dislocations due to accidents.....
 - 6) Accidental Death Sum insured is Flat Rs.2 Lakhs.....
 - 7) Permanent Total Disablement Sum insured is Flat Rs. 2 Lakhs.....
 - 8) Permanent Partial Disablement Sum insured is Flat Rs. 2 Lakhs.....
- 9) The policy is on named basis
 - 10) Age Limit 15-70 years
- ** All definition, terms and conditions would be as per Latest "HEALTH REGULATION" as applicable **

Disclaimer : (Wherever applicable)

1. Sum Insured to commensurate with salary
2. WB / TTD Temporary Total Disability: Maximum 24 times Monthly income or Maximum of 5 Lac
3. Total Capital Sum Insured should not exceed 120 times of the Monthly income.
4. Monthly declaration of addition / deletions & relevant endorsement to be passed.
5. Additional premium to be charged for each addition in the policy on pro-rata basis.
6. Midterm addition for existing employee is not allowed in the policy.
7. Window period for addition of New joinee will be max up to 30 days from DOJ.
8. Policy will be on "All or none basis" only.
9. Rest all as per standard Group Personal Accident policy (Revised) terms and coverage's.
10. Disclaimer: Wherever Applicable in case of Student policy
11. Whenever cover for one named earning parent is given, in case of death of that earning parent our liability will be restricted to maximum 2 insured children only.
12. Students only above 5 years of age are covered under the policy.
13. In case the student is a minor - claim will be paid only to the parent of the student.
14. Policy will be on "All or none basis" only.
15. Rest all as per standard Group Personal Accident policy terms and coverage's.

Extension as annexure to the policy wording.

Policy Extension

4. EXTENSION FOR ACCIDENTAL HOSPITALISATION COVER

This is an optional cover which can be obtained on payment of additional premium under the Policy. If the Insured Person suffers an Injury during the Policy Year that requires that Insured Person's Hospitalisation for Inpatient Care, then We will reimburse the Reasonable and Customary charges for Medical Expenses incurred for the Inpatient Care of such Insured Person in India provided that the Hospitalisation commences within the same Policy Year. Our liability to meet Medical Expenses of Hospitalisation caused by such Accident will be limited to the Sum Insured of that Policy Year. This cover is independent of any claim under the Primary Covers and Our liability would be limited upto the Sum Insured mentioned in the Schedule. Special exclusion for this section i. Pre-hospitalization Medical Expenses and Post-hospitalisation Medical Expenses are not covered. ii. AYUSH not covered.

Product UIN :FGIHLGP21545V022021