

Policy No.:FGP-16-23-7008807-00-000

Date : 21/06/2023

Customer ID:71604784

Vishwaniketan Institute Of Management Entrepreneurship And Engineering Technology
SURVEY 52 KUMBHIWALI, TAL KHALAPUR DIST RAIGAD,
RAIGARH,
RAIGARH, MAHARASHTRA - 410202

Telephone(Off) :

Intermediary Name :ARIF RAFIK SHAIKH

Dear **Vishwaniketan Institute Of Management Entrepreneurship And Engineering Technology**

Welcome to the Future Generali Experience.

We thank you for choosing us for your insurance requirements. Your Policy No. is **FGP-16-23-7008807-00-000**.

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
Sr. No. 249 + 250, Near Mankar Chowk
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-16-23-7008807-00-000	Address of Service Provider	: Block A, 1st Floor Heritage House, 6, Ramabai Ambedkar Road, Near Sohrab Hall, Pune, Maharashtra - 411001. Phone: +91 020-66258100 Fax: +91 22 67001606
Customer Id	: 71604784	Area Code	: PUNE
Invoice Number	: 202327ENT0380745		
Reverse Charge	: No	FGI State Code	: 27
Name of Insured/Proposer	: Vishwaniketan Institute Of Management Entrepreneurship And Engineering Technology	FGI GSTIN Number	: 27AABCF0191R2Z8
Address	: SURVEY 52 KUMBHIWALI, TAL KHALAPUR DIST RAIGAD, RAIGARH, RAIGARH, MAHARASHTRA - 410202	FGI PAN Number	: AABCF0191R
		Intermediary Name/Code	: ARIF RAFIK SHAIKH / 60093743
Period of Insurance	: From 06 Jun 2023 To midnight of 05 Jun 2024	Date of Issue	: 21/06/2023
State Code	: 27	HSN/SAC	: 997133
GSTIN/UIN Number	: 27AABTV5946P1ZL		
Nature of Service	: General Insurance Service		

Received with thanks from **Vishwaniketan Institute Of Management Entrepreneurship And Engineering Technology** a sum of **Rs.23969.00** towards Premium on the above mentioned policy.

PARTICULARS	TAX(%)	PREMIUM (Rs.)
Gross Premium		20313.00
Add : CGST Payable	9.00	1828.17
Add : SGST Payable	9.00	1828.17
Add : Cess Payable	0.00	0.00
Total		23969.00

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) - Policy Schedule

Policy Servicing Office: Block A, 1st Floor Heritage House, 6, Ramabai Ambedkar Road, Near Sohrab Hall, Pune, Maharashtra - 411001. Phone: +91 020-66258100 Fax: +91 22 67001606	
Policy Number : FGP-16-23-7008807-00-000	Period of Insurance : From 06 Jun 2023 To midnight of 05 Jun 2024
Proposer : Vishwaniketan Institute Of Management Entrepreneurship And Engineering Technology	Intermediary Name/Code : ARIF RAFIK SHAIKH / 60093743
Address : SURVEY 52 KUMBHIWALI, TAL KHALAPUR DIST RAIGAD, RAIGARH, RAIGARH, MAHARASHTRA - 410202	Telephone (Mob) :
Beneficiary Type : Corporate	Email Id : registrar.vimeet@vishwaniketanedu.in
	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	24400000.00
Future Generali India Insurance Company Limited	100%	Gross Premium	20313.00
		Goods and Service Tax	3656.34
			0.00
			0.00
		Total Premium	23969.00

Schedule of Insured Persons

Detailed List As per Annexure Attached

Location :	SURVEY 52 KUMBHIWALI, TAL KHALAPUR DIST RAIGAD,
Business	New Business
Total Number of Insured Persons Covered	122
Member	122
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
	Temporary Total Disablement
Group2	Accidental Death
	Permanent Total Disablement
	Permanent Partial Disablement
	Temporary Total Disablement

Additional Coverages

Group1	1. Accidental Medical expenses
Group2	1. Accidental Medical expenses

Special Clauses, Conditions and Warranties

** Cover:- Employee

- 01) Temporary Total Disablement up to limit of 1% of sum insured subject to maximum of Rs. 2000/-per week with max upto 104 weeks whichever is less
 - 02) Accidental Medical Expenses with a limit of 20% of CSI or 40% of admissible valid PA claim amount or as per actual whichever is less max upto Rs. 500,000/-
 - 03) Repatriation Benefit and Funeral Expenses : The benefit payable towards Repatriation Benefit and Funeral Expenses together shall be limited to 1 % of the Principal Sum Insured subject to maximum of Rs. 12500/-
 - 04) Child Education Support : In case of a claim for Death or Permanent Total Disablement, We will make payment towards the education support of the insured person's child*, equivalent to 1% of the total sum insured subject to maximum of Rs. 10000/- (* Irrespective of number of children).Please note, "Children education support will be paid only if the insured person has any child
 - 05) Death Or disability Due to Animal / Snake bite is covered
 - 06) Terrorism due to Nuclear and / or Chemical and / or Biological attack only is not covered, otherwise, Death or disability due to terrorism is covered
 - 07) Accidental Death Sum insured is Flat Rs.2 Laksh . 08) Permanent Total Disablement Sum insured is Flat Rs. 2 Laksh . 09) Permanent Partial Disablement Sum insured is Flat Rs. 2 Laksh . 10) TTD Sum insured is Flat Rs. 2 Laksh
 - 11) The policy is on Named basis
 - 12) Age Limit 18-70 years
 - 13) Only Salaried employee of "Vishwaniketans Institute of Management Entrepreneurship and Engineering Technology, (ViMEET)" are covered under this policy
- ** All definition, terms and conditions would be as per Latest "HEALTH REGULATION" as applicable **

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 (Revised) Policy Wordings
2. In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent 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 : 1202372864029

For FUTURE GENERALI INDIA INSURANCE CO. LTD.

Date of Issue :

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Place of Issuance : PUNE



(Authorised Signatory)

*Address as mentioned below.

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

Stamp duty of Rs. 20.00 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. (NO. LOA /CSD/68/2023/(Validity Period Dt. 20/06/2023 To Dt. 31/03/2024)/2873/23, Dated 14-06-2023.).

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.

Extension as annexure to the policy wording.

Policy Extension

1. EXTENSION FOR CHILD EDUCATION SUPPORT COVER (ABOVE THE INBUILT COVER)

This is an optional cover which can be obtained on payment of additional premium under the Policy. It is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, in the event of We making payment for a claim for Accidental Death or Permanent Total Disablement, We will also make payment towards the education support of the Insured Person's Dependent Child/ Children, which will be an amount equal to the Sum Insured mentioned against this benefit per month for the maximum period as stated in the Schedule. This benefit shall be limited to the maximum as stated in the Schedule irrespective of the number of Dependent Children. However, We reserve the right to pay the claim under this benefit as lump sum benefit. In case, this extension cover is opted, the cover under Section C. v. ii. stands deleted.

2. EXTENSION FOR REPATRIATION AND FUNERAL BENEFIT COVER (ABOVE THE INBUILT COVER)

This is an optional cover which can be obtained on payment of additional premium under the Policy. It is hereby declared and agreed that notwithstanding anything to the contrary in the Policy, in the event of We making payment for a claim for Accidental Death, We will also make payment towards a. Expenses for burial or cremation and transportation of Insured Person's body to his/her city of residence b. Insured Person's funeral expenses. The maximum amount payable under this benefit shall be as mentioned in the Policy Schedule. In case, this extension cover is opted, the cover under Section C. v. i. stands deleted.

3. EXTENSION FOR ACCIDENTAL MEDICAL EXPENSES COVER

This is an optional cover which can be obtained on payment of additional premium under the Policy. In the event of a valid claim under this Policy for Accidental Death, Permanent Total Disablement or Permanent Partial Disablement, Temporary Total Disablement we will reimburse the Reasonable & Customary Charges, subject to Deductibles if any shown in the Policy Schedule, for medical treatment or Surgery for the Injury sustained, provided the treatment is during the Policy Year and availed in a Hospital or Day care centre in India including as OPD treatment/Day Care Treatment. The maximum amount payable shall be 40% of the valid Personal Accident claim amount or 20% of the relevant sum insured whichever is less subject to maximum of Rs.500,000 (Rupees five lacs only).

Product UIN :FGIHLGP21545V022021