

IRDAI Registration Number – 137

SHRIRAM GENERAL INSURANCE COMPANY LIMITED  
SHRI SAVARIYA TOWER,6 KAILASH COLONY, BHAGAT SINGH  
CIRCLE,ALWAR, ALWAR  
RAJASTHAN - 301001  
CONTACT (TOLL FREE): 7821824361 / 7821824362/

MAHARAJA AGRASEN T.T. COLLAGE - GSTIN NO : N.A

R/O KHORKI ROAD NAGAR

BHARATPUR

BHARATPUR,RAJASTHAN

321205

9413112670

**Subject:** Shri GPA 106007/51/23/000004 with Risk Start Date 23/12/2022

Dear Patron,

We are delighted to have you as our customer and express our gratitude for selecting us as provider of your insurance needs.

We are pleased to inform you that your **Shri GPA** policy bearing policy number **106007/51/23/000004** is enclosed and the terms, conditions, exclusion, warranties, deductibles and general regulations which govern the policy are part of the policy document enclosed.

The policy is issued on the basis of information furnished in proposal form / information provided by you, your intermediary/your representatives in writing/orally.You are requested to go through the policy documents thoroughly and in case of any discrepancy in the document, please inform immediately on [customer.support@shriramgi.com](mailto:customer.support@shriramgi.com) for necessary rectification if required but not later than 15 days from the date of issuance of the policy document. In the absence of any communication from your end, we shall consider that the terms, conditions and other contents of the policy are in alignment with your requirements.

We look forward to a continuing and mutually beneficial relationship.

For Shriram General Insurance  
Company Ltd.

Authorized Signatory

**SHRIRAM GENERAL INSURANCE COMPANY LIMITED**

E-8,EPIP,SITAPURA INDUSTRIAL AREA,JAIPUR

RAJASTHAN-302022

CONTACT(TOLL FREE): 1800 – 300 - 30000 / 1800 – 103 - 3009

SHRI GROUP PERSONAL ACCIDENT POLICY SCHEDULE

UIN: SGLPAIP18047V011718 Service Acc.Code: 997133



CIN No:U66010RJ2006PLC029979

<b>Policy No:</b>	106007/51/23/000004	<b>Prev. Policy No:</b>	
<b>Cover Note No:</b>		<b>Cover Note Date:</b>	
<b>Insured's Code:</b>	133972248	<b>Issue Office Code:</b>	106007
<b>Insured's Name:</b>	M/S MAHARAJA AGRASEN T.T. COLLAGE	<b>Issue Office Name:</b>	ALWAR
<b>Address:</b>	R/O KHORKI ROAD NAGAR, BHARATPUR, BHARATPUR, RAJASTHAN 321205	<b>Address:</b>	SHRI SAVARIYA TOWER,6, KAILASH COLONY,, BHAGAT SINGH CIRCLE,ALWAR, ALWAR, RAJASTHAN 301001
<b>Tel. /Fax /Email:</b>	//abcd@gmail.com	<b>Tel. /Fax /Email:</b>	7821824361 / 7821824362/ /sgi.alwar@shriramgi.com
<b>Dev.Officer:</b>	NA0000005790-DEEPAK CHAND AVASTHI	<b>Intermediary Details/Contact No:</b>	BA0000002823-Mrs.VANDANA
<b>Period of Insurance:</b>	From 23/12/2022 11:53AM To 11:59PM 22/12/2023		
<b>Collection No. &amp; Dt.:</b>	Cash Deposit A/c AA0000176365 & 28/12/2022		
<b>Gross Prem:</b>	44034.00	<b>IGST:</b>	0.00
<b>CGST:</b>	3963.00	<b>SGST:</b>	3963.00
<b>Total:</b>	51960.00	<b>Stamp Duty:</b>	1.00
<b>Total Sum Insured</b>	216500000.00	<b>Total No. Of Persons</b>	433

Details of Insured Person/s							
Sr.No	Emp No./ID No.	Name	Age	Sex	Section/Cover	Sum Insured	Additional Covers
1	1	AAKANKSHA	23	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
2	2	AAKASH SAINI	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
3	3	AASHI KHANDELWAL	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
4	4	ABHAY FAGNA	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
5	5	ABHILASHA	23	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
6	6	ABHISHEK YADAV	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
7	7	AJAY PARASHAR	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
8	8	AJAY SINGH MEENA	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
9	9	AKASH KUNTAL	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
10	10	AKASH MEENA	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
11	11	AMAN GOYAL	17	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
12	12	AMAN LAWANIYA	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
13	13	AMIR KHAN	17	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
14	14	AMIT KUMAR	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
15	15	AMIT KUMAR	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
16	16	AMIT KUMAR MEENA	17	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
17	17	AMIT SINGH	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
18	18	ANEK SINGH	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
19	19	ANISHA	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
20	20	ANITA KUMARI	24	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
21	21	ANJALI	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
22	22	ANJALI KUMARI	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
23	23	ANJALI YADAV	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
24	24	ANJNA	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
25	25	ANJU DEVI GURJAR	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
26	26	ANJU KUMARI	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
27	27	ANKIT KUMAR DHANWAL	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
28	28	ANKUR SINGH	26	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
29	29	ANNU	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00

30	30	ANOOP SINGH	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
31	31	ANSHUL YADAV	25	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
32	32	ANUJ KUMAR MEENA	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
33	33	ANURADHA CHAUDHARY	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
34	34	ANVAR	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
35	35	ARCHANA	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
36	36	ARTEE	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
37	37	ARTI	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
38	38	ARTI DEVI MEENA	25	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
39	39	ARTI KUMARI	23	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
40	40	ASHIKA SHARMA	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
41	41	ASHISH KUMAR MEENA	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
42	42	ASHOK KALASUA	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
43	43	ASHOK RAJ	25	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
44	44	ASIF	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
45	45	ATUL KUMAR	25	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
46	46	BABITA	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
47	47	BALESH GURJAR	28	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
48	48	BALRAM SINGH	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
49	49	BANTI	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
50	50	BARKHA KHANDELWAL	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
51	51	BHARAT SINGH	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
52	52	BHARTEE	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
53	53	BHARTI	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
54	54	BHARTI	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
55	55	BHARTI BAI	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
56	56	BHARTI SHARMA	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
57	57	BHARTI YADAV	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
58	58	BHUMI SINGHAL	23	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
59	59	BIPAN KUMAR	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
60	60	CHANCHAL	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
61	61	CHANCHAL MEENA	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
62	62	CHANCHAL SHARMA	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
63	63	CHANDAR PAL	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
64	64	CHANDRAKANT MAHAUR	17	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
65	65	CHANDRAPAL SINGH	27	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
66	66	CHETANA SHARMA	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
67	67	CHETNA SHARMA	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
68	68	CHHAVI KHANDELWAL	24	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
69	69	CHIRAG GUPTA	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
70	70	CHITARA PRABHA AVASTHI	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
71	71	DANSINGH	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
72	72	DAULI SAHU	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
73	73	DEEKSHA SHARMA	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
74	74	DEEPAK	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
75	75	DEEPAK	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
76	76	DEEPAK KUMAR	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
77	77	DEEPAK KUMAR	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
78	78	DEEPAK SINGHAL	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
79	79	DEVENDRA	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
80	80	DEVENDRA SINGH	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
81	81	DEVESH KUMAR	17	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
82	82	DEVRAJ MEENA	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
83	83	DHANRAJ GURJAR	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
84	84	DHARAMVEER	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00

85	85	DHARMENDRA SINGH	3	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
86	86	DHEERAJ KUMAR	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
87	87	DHEERENDRA KUMAR	17	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
88	88	DILKHUSH KHODA	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
89	89	DIMPY	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
90	90	EKTA	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
91	91	GAJENDRA SINGH	25	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
92	92	GARIMA	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
93	93	GARIMA MEENA	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
94	94	GAURAV KHANDELWAL	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
95	95	GAURAV KUMAR MEENA	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
96	96	GAURAV SHARMA	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
97	97	GAURI	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
98	98	GEETA DEVI	25	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
99	99	GHAN SHYAM SINGH	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
100	100	GOPAL KUMAR MEENA	27	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
101	101	GORDHAN SINGH	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
102	102	GOVIND SINGH	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
103	103	GULSHAN SAINI	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
104	104	GUNJAN RANI	24	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
105	105	HAREESH KUMAR	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
106	106	HARENDRA SINGH	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
107	107	HARI DUTT LAWANIYA	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
108	108	HARIKESH	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
109	109	HARIOM	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
110	110	HARIOM	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
111	111	HARIOM 1	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
112	112	HARISH YADAV	28	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
113	113	HARSHIT JAIN	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
114	114	HEMANT	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
115	115	HEMRAJ MEENA	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
116	116	HEMRAJ SAINI	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
117	117	HEMRAJ SINGH	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
118	118	HIMANSHI	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
119	119	HIMANSHI SHARMA	29	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
120	120	HIMANSHU GUPTA	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
121	121	HITESH KATARA	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
122	122	JAGWATI	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
123	123	JAYANTI DAMOR	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
124	124	JITENDRA SINGH	25	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
125	125	JITENDRA SINGH	30	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
126	126	JYOTI	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
127	127	JYOTI SHARMA	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
128	128	KAJAL	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
129	129	KALPANA	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
130	130	KANISHKA PARASHAR	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
131	131	KAPTAN SINGH GURJAR	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
132	132	KARISHMA	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
133	133	KAVITA MEENA	24	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
134	134	KEERTI	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
135	135	KESAV DEV	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
136	136	KHUSHBU	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
137	137	KHUSHBU SAINI	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
138	138	KHUSHBU YADAV	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
139	139	KHUSHHAL JAIN	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00

140	140	KHUSHIYAL NIRANA	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
141	141	KIRODI LAL MEENA	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
142	142	KIRTI MEENA	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
143	143	KOMAL	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
144	144	KOMAL	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
145	145	KOMAL GURJAR	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
146	146	KOMAL MEENA	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
147	147	KOMAL RATHOR	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
148	148	KOMAL SAINI	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
149	149	KOMAL SAINI	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
150	150	KOMAL YADAV	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
151	151	KRISHN PAL	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
152	152	KRISHNA	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
153	153	KRITIKA SHARMA	24	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
154	154	KSHAMA SINGH	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
155	155	KSHITIJ PARASHAR	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
156	156	KULDEEP	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
157	157	KULDEEP SINGH	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
158	158	KUMKUM MINA	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
159	159	KUNWAR SINGH	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
160	160	LAKHAN SINGH	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
161	161	LALIT CHAUDHARY	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
162	162	LALIT KUMAR MEENA	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
163	163	LALITA GURJAR	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
164	164	LALU PRASAD	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
165	165	LAVENDRA SINGH	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
166	166	LAXMAN SHARMA	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
167	167	LAXMAN SINGH 1	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
168	168	LAXMAN SINGH 2	28	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
169	169	LAXMI DEVI	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
170	170	LAXMI PATEL	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
171	171	LAXMI YADAV	23	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
172	172	LOKESH	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
173	173	LOKESH 1	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
174	174	LOKESH KUMAR	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
175	175	LOKESH KUMAR MEENA	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
176	176	LOVE KUMAR	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
177	177	LUCKY	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
178	178	MADHU	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
179	179	MADHU JATAV	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
180	180	MAHAVEER GURJAR	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
181	181	MAHAVEER SINGH	17	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
182	182	MAHENDRA	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
183	183	MAHESH CHAND YADAV	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
184	184	MAHESH KUMAR	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
185	185	MAHESH KUMAR	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
186	186	MAMTA	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
187	187	MAMTA SHARMA	24	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
188	188	MAN MOHAN	27	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
189	189	MANASVI MATHURIYA	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
190	190	MANEESHA	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
191	191	MANEESHA KUMARI	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
192	192	MANISH	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
193	193	MANISH YADAV	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
194	194	MANISHA	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00

195	195	MANOJ KUMAR 1	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
196	196	MANOJ KUMAR 2	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
197	197	MANOJ SINGH	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
198	198	MANU	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
199	199	MANVENDRA SINGH	26	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
200	200	MARUT ROAT	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
201	201	MEENAL	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
202	202	MEGHA MEENA	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
203	203	MENKA PARMAR	30	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
204	204	MINAKSHI YADAV	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
205	205	MO RAJVAN	28	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
206	206	MOHIM KHAN	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
207	207	MOHIT KUMAR	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
208	208	MONIKA	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
209	209	MONIKA SHARMA	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
210	210	MONIYA JUNEJA	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
211	211	MORDHVAJ	17	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
212	212	MS CHANDRA VATI	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
213	213	MS. BABLI	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
214	214	MS. CHANCHAL SHARMA	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
215	215	MS. MENKA SHARMA	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
216	216	MS. NATASHA	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
217	217	MS. PUSHPA KUMARI MEENA	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
218	218	MUJARIF KHAN	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
219	219	MUKESH KUMAR	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
220	220	MUNESH SINGH	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
221	221	MUNFIDA	25	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
222	222	NAINA	23	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
223	223	NANDRAM	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
224	224	NARENDRA KUMAR	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
225	225	NARESH	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
226	226	NEELAM	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
227	227	NEELAM GURJAR	23	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
228	228	NEELAM KUMARI SAINI	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
229	229	NEERAJ	24	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
230	230	NEERAJ GURJAR	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
231	231	NEETU	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
232	232	NEETU DEVI	23	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
233	233	NEETU MEENA	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
234	234	NEHA 1	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
235	235	NEHA 2	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
236	236	NEHA FAUJDAR	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
237	237	NEHA SHARMA	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
238	238	NIKHIL DIXIT	17	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
239	239	NIKITA	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
240	240	NISHA 1	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
241	241	NISHA 2	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
242	242	NISHA KUMARI	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
243	243	NISHA SHARMA	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
244	244	NISHA SHARMA	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
245	245	NITIN AGRAWAL	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
246	246	NORIN KHAN	27	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
247	247	OM PRAKASH	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
248	248	OMBIR SINGH	39	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
249	249	OMENDRA SINGH	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00

250	250	OPENDRA RAJPUT	26	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
251	251	PALAK SHARMA	16	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
252	252	PANKAJ KUMAR	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
253	253	PARAS SHARMA	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
254	254	PARVATI DEVI	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
255	255	PAVAN KUMAR	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
256	256	PAVAN KUMAR	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
257	257	PAWAN FAUJDAR	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
258	258	PAWAN KUMAR	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
259	259	PAYAL	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
260	260	PINKI RANI	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
261	261	PIYUSH SHARMA	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
262	262	POOJA 1	24	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
263	263	POOJA 2	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
264	264	POOJA DEVI	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
265	265	POOJA SHARMA	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
266	266	POOJA YADAV	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
267	267	POONAM	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
268	268	POONAM CHAUDHARY	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
269	269	POONAM DEVI	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
270	270	PRABHAT KUMAR	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
271	271	PRACHEE MEENA	26	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
272	272	PRACHI MEENA	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
273	273	PRAKASH	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
274	274	PRAKASH PATEL	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
275	275	PRAMOD SINGH DHANWAL	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
276	276	PRATAP SINGH	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
277	277	PREETI	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
278	278	PREETI 2	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
279	279	PREETI DEVI	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
280	280	PRIYA	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
281	281	PRIYA KHANDELWAL	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
282	282	PRIYA SHARMA	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
283	283	PRIYANKA	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
284	284	PRIYANKA	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
285	285	PRIYANKA	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
286	286	PRIYANKA KUMARI	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
287	287	PRIYANSHI SHARMA	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
288	288	PUSHPENDRA	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
289	289	PUSPENDRA	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
290	290	RADHA	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
291	291	RADHA	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
292	292	RADHA KUMARI	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
293	293	RAGHAV SINGH	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
294	294	RAHUL	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
295	295	RAHUL	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
296	296	RAHUL 1	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
297	297	RAHUL 2	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
298	298	RAHUL GURJAR	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
299	299	RAHUL KUMAR	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
300	300	RAHUL KUMAR MEENA	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
301	301	RAHUL NIMESH	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
302	302	RAHUL SAINI	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
303	303	RAHUL SHARMA	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
304	304	RAHUL SINGH	27	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00

305	305	RAJANI KUMARI	31	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
306	306	RAJESH KUMAR	26	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
307	307	RAJKUMAR	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
308	308	RAJKUMAR MEENA	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
309	309	RAJNI	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
310	310	RAJNI 1	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
311	311	RAKESH KUMAR PARGI	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
312	312	RAMA RATNAWAT	24	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
313	313	RAMESH CHAND	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
314	314	RAMKISHAN	26	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
315	315	RAMNIVAS GURJAR	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
316	316	RAMSHRI	26	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
317	317	RANJANA KUMARI	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
318	318	RASHMI MEENA	25	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
319	319	RAVI	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
320	320	RAVI KUMAR JAISWAL	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
321	321	RAVI KUMAR MEENA	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
322	322	REENA MEENA	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
323	323	REKHA KUMARI	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
324	324	REKHA SHARMA	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
325	325	RENU	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
326	326	RIKKI	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
327	327	RINKEY BAGHEL	26	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
328	328	RINKI	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
329	329	RISHABH JAIN	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
330	330	RITIKA SONI	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
331	331	RITU KUMARI	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
332	332	RITU SINGH	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
333	333	ROBIN SINGH	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
334	334	ROHITASH CHOUDHARY	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
335	335	ROOPESH	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
336	336	ROOPESH KUMAR	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
337	337	ROOPESH MAHURE	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
338	338	SACHIN BHATRA	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
339	339	SADHANA	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
340	340	SAGAR	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
341	341	SAJID KHAN	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
342	342	SAKSHI	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
343	343	SALONY	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
344	344	SANDEEP RAWAT	16	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
345	345	SANDHYA FAUJDAR	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
346	346	SANJAY	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
347	347	SANJAY BHARTI	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
348	348	SANJAY SINGH	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
349	349	SANTOSH	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
350	350	SAPNA	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
351	351	SAROJ SAINI	23	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
352	352	SATENDAR SINGH	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
353	353	SATVEER SINGH POSHWAL	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
354	354	SAURABH SINGH	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
355	355	SEETARAM	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
356	356	SHAIENDRI	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
357	357	SHAILESH KUMAR	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
358	358	SHAISHAN KUMARI	26	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
359	359	SHALU	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00



360	360	SHAYAM SUNDAR	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
361	361	SHEETAL MEENA	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
362	362	SHIV DARSHAN	25	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
363	363	SHIV RAM	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
364	364	SHIVANI AVASTHI	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
365	365	SHUBHAM SINGH	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
366	366	SIDDARTH	17	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
367	367	SIKANDAR MEENA	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
368	368	SOMBIR	28	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
369	369	SONIYA MEENA	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
370	370	SONU	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
371	371	SONU	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
372	372	SOORAJ	16	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
373	373	SUKHVEER SINGH	29	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
374	374	SUMANLATA SHARMA	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
375	375	SUMIT	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
376	376	SUMIT BHARDWAJ	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
377	377	SUMIT SHARMA	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
378	378	SUNITA KUMARI	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
379	379	SUNITA SINGH	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
380	380	SURABHI	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
381	381	SURBHI KHANDELWAL	23	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
382	382	SURENDRA KUMAR GURJAR	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
383	383	SUSHAMA	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
384	384	SUSHEELA	17	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
385	385	TANU KUMAR	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
386	386	TANU KUMARI	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
387	387	TAPESH KUMAR	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
388	388	TARUN KUMAR	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
389	389	TARUN KUMAR MEENA	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
390	390	TEEKENDRA SINGH	25	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
391	391	TEENA MEENA	20	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
392	392	TISHA PUNYANI	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
393	393	TUSHAR SHARMA	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
394	394	UMA SHANKAR	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
395	395	UMESH KUMAR	25	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
396	396	UMESH MEENA	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
397	397	UMESH RANA	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
398	398	UMESH SAINI	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
399	399	USHA KUMARI	23	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
400	400	UTTAM SINGH	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
401	401	VAISHALI KHANDELWAL	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
402	402	VANDANA TIWARI	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
403	403	VASEEM AKRAM	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
404	404	VED PRAKASH SAINI	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
405	405	VEERENDRA SINGH	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
406	406	VIDUSHI VERMA	19	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
407	407	VIJAY SINGH YADAV	26	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
408	408	VIJETA KUMARI	21	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
409	409	VIKAS JOGEE	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
410	410	VIKASH SINGH	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
411	411	VIKESH	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
412	412	VIKRAM DAMOR	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
413	413	VIKRAM SINGH	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
414	414	VIKRAM SINGH MEENA	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00

415	415	VIMAL KUMAR SHARMA	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
416	416	VINITA YADAV	22	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
417	417	VINOD YADAV	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
418	418	VISHAL GARG	23	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
419	419	VISHAL KUMAR	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
420	420	VISHAL YADAV	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
421	421	VISHNU	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
422	422	VISHNU	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
423	423	VISHNU GURJAR	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
424	424	VISHNU GURJAR	24	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
425	425	VIVEK KUMAR	21	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
426	426	VIVEK SINGH	25	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
427	427	VIVEK YADAV	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
428	428	YADUBALA	18	Female	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
429	429	YASH KUMAR JAIN	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
430	430	YASHVEER	19	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
431	431	YOGENDRA BOHARA	18	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
432	432	YOGESH MEENA	22	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00
433	433	YUVRAJ	20	Male	Personal Accident Benefits	500000.00	Accidental Hospitalisation Cover-25000.00

Additional Details of Insured Person/s							
Sr.No	Name	Designation	Plan Type	Risk Group	Nominee Name	Share %	Nominee Relationship
1	AAKANKSHA	Student	ADVANCE	LOW RISK	SUNITA GUPTA	100.00	Mother
2	AAKASH SAINI	Student	ADVANCE	LOW RISK	MEENA	100.00	Mother
3	AASHI KHANDELWAL	Student	ADVANCE	LOW RISK	MAMTA KHANDELWAL	100.00	Mother
4	ABHAY FAGNA	Student	ADVANCE	LOW RISK	BUGLA DEVI	100.00	Mother
5	ABHILASHA	Student	ADVANCE	LOW RISK	MITHLESH	100.00	Mother
6	ABHISHEK YADAV	Student	ADVANCE	LOW RISK	SUMAN	100.00	Mother
7	AJAY PARASHAR	Student	ADVANCE	LOW RISK	ASHA PARASHAR	100.00	Mother
8	AJAY SINGH MEENA	Student	ADVANCE	LOW RISK	GANGAURI	100.00	Mother
9	AKASH KUNTAL	Student	ADVANCE	LOW RISK	GUDDI DEVI	100.00	Mother
10	AKASH MEENA	Student	ADVANCE	LOW RISK	SUMAN DEVI	100.00	Mother
11	AMAN GOYAL	Student	ADVANCE	LOW RISK	NEELAM GOYAL	100.00	Mother
12	AMAN LAWANIYA	Student	ADVANCE	LOW RISK	INDRA DEVI	100.00	Mother
13	AMIR KHAN	Student	ADVANCE	LOW RISK	NAGEENA	100.00	Mother
14	AMIT KUMAR	Student	ADVANCE	LOW RISK	LACHCHHO DEVI	100.00	Mother
15	AMIT KUMAR	Student	ADVANCE	LOW RISK	SHYAMVATI	100.00	Mother
16	AMIT KUMAR MEENA	Student	ADVANCE	LOW RISK	GEETA DEVI	100.00	Mother
17	AMIT SINGH	Student	ADVANCE	LOW RISK	BEENA	100.00	Mother
18	ANEK SINGH	Student	ADVANCE	LOW RISK	DHAULI	100.00	Mother
19	ANISHA	Student	ADVANCE	LOW RISK	RAMSAKHI	100.00	Mother
20	ANITA KUMARI	Student	ADVANCE	LOW RISK	SAVITA DEVI	100.00	Mother
21	ANJALI	Student	ADVANCE	LOW RISK	MEENA KUMARI	100.00	Mother
22	ANJALI KUMARI	Student	ADVANCE	LOW RISK	SUNITA	100.00	Mother
23	ANJALI YADAV	Student	ADVANCE	LOW RISK	MUNESH DEVI	100.00	Mother
24	ANJNA	Student	ADVANCE	LOW RISK	TARAVATI	100.00	Mother
25	ANJU DEVI GURJAR	Student	ADVANCE	LOW RISK	MUKKHO GURJAR	100.00	Mother
26	ANJU KUMARI	Student	ADVANCE	LOW RISK	VEERWATI	100.00	Mother
27	ANKIT KUMAR DHANWAL	Student	ADVANCE	LOW RISK	SHARDA DHANWAL	100.00	Mother
28	ANKUR SINGH	Student	ADVANCE	LOW RISK	SAROJ	100.00	Mother
29	ANNU	Student	ADVANCE	LOW RISK	SEEMA	100.00	Mother
30	ANOOP SINGH	Student	ADVANCE	LOW RISK	SANTOSH	100.00	Mother
31	ANSHUL YADAV	Student	ADVANCE	LOW RISK	SUMAN YADAV	100.00	Mother
32	ANUJ KUMAR MEENA	Student	ADVANCE	LOW RISK	PREM DEVI	100.00	Mother
33	ANURADHA CHAUDHARY	Student	ADVANCE	LOW RISK	BABITA CHAUDHARY	100.00	Mother
34	ANVAR	Student	ADVANCE	LOW RISK	SAMEENA	100.00	Mother
35	ARCHANA	Student	ADVANCE	LOW RISK	CHANDA	100.00	Mother

36	ARTEE	Student	ADVANCE	LOW RISK	GANGA	100.00	Mother
37	ARTI	Student	ADVANCE	LOW RISK	INDRA	100.00	Mother
38	ARTI DEVI MEENA	Student	ADVANCE	LOW RISK	CHANDRA VATI	100.00	Mother
39	ARTI KUMARI	Student	ADVANCE	LOW RISK	RAJWATI DEVI	100.00	Mother
40	ASHIKA SHARMA	Student	ADVANCE	LOW RISK	SHANTI	100.00	Mother
41	ASHISH KUMAR MEENA	Student	ADVANCE	LOW RISK	TULSI	100.00	Mother
42	ASHOK KALASUA	Student	ADVANCE	LOW RISK	MARIYAM DEVI	100.00	Mother
43	ASHOK RAJ	Student	ADVANCE	LOW RISK	MISHRA	100.00	Mother
44	ASIF	Student	ADVANCE	LOW RISK	DHAURI	100.00	Mother
45	ATUL KUMAR	Student	ADVANCE	LOW RISK	KRISHNA DEVI	100.00	Mother
46	BABITA	Student	ADVANCE	LOW RISK	SANTOSH KUMARI	100.00	Mother
47	BALESH GURJAR	Student	ADVANCE	LOW RISK	HARVEERI	100.00	Mother
48	BALRAM SINGH	Student	ADVANCE	LOW RISK	GUDDI	100.00	Mother
49	BANTI	Student	ADVANCE	LOW RISK	KAMLESH	100.00	Mother
50	BARKHA KHANDELWAL	Student	ADVANCE	LOW RISK	SADHANA DEVI	100.00	Mother
51	BHARAT SINGH	Student	ADVANCE	LOW RISK	VIMLA DEVI	100.00	Mother
52	BHARTEE	Student	ADVANCE	LOW RISK	MITHLESH	100.00	Mother
53	BHARTI	Student	ADVANCE	LOW RISK	REKHA	100.00	Mother
54	BHARTI	Student	ADVANCE	LOW RISK	MANJU LATA	100.00	Mother
55	BHARTI BAI	Student	ADVANCE	LOW RISK	KUNTI DEVI	100.00	Mother
56	BHARTI SHARMA	Student	ADVANCE	LOW RISK	SUNITA	100.00	Mother
57	BHARTI YADAV	Student	ADVANCE	LOW RISK	VEERWATI	100.00	Mother
58	BHUMI SINGHAL	Student	ADVANCE	LOW RISK	MEENA SINGHAL	100.00	Mother
59	BIPAN KUMAR	Student	ADVANCE	LOW RISK	PISTA	100.00	Mother
60	CHANCHAL	Student	ADVANCE	LOW RISK	GAYATRI	100.00	Mother
61	CHANCHAL MEENA	Student	ADVANCE	LOW RISK	SUVIRA	100.00	Mother
62	CHANCHAL SHARMA	Student	ADVANCE	LOW RISK	KAMALA DEVI SHARMA	100.00	Mother
63	CHANDAR PAL	Student	ADVANCE	LOW RISK	SHYAMVATI	100.00	Mother
64	CHANDRAKANT MAHAUR	Student	ADVANCE	LOW RISK	MUNNI DEVI	100.00	Mother
65	CHANDRAPAL SINGH	Student	ADVANCE	LOW RISK	LAKSHMI	100.00	Mother
66	CHETANA SHARMA	Student	ADVANCE	LOW RISK	ANITA	100.00	Mother
67	CHETNA SHARMA	Student	ADVANCE	LOW RISK	PUSHPA SHARMA	100.00	Mother
68	CHHAVI KHANDELWAL	Student	ADVANCE	LOW RISK	MADHU DEVI	100.00	Mother
69	CHIRAG GUPTA	Student	ADVANCE	LOW RISK	SUNITA GUPTA	100.00	Mother
70	CHITARA PRABHA AVASTHI	Student	ADVANCE	LOW RISK	HEMLATA SHARMA	100.00	Mother
71	DANSINGH	Student	ADVANCE	LOW RISK	KISHNI DEVI	100.00	Mother
72	DAULI SAHU	Student	ADVANCE	LOW RISK	ASHA SAHU	100.00	Mother
73	DEEKSHA SHARMA	Student	ADVANCE	LOW RISK	LALITA DEVI	100.00	Mother
74	DEEPAK	Student	ADVANCE	LOW RISK	FOOL WATI	100.00	Mother
75	DEEPAK	Student	ADVANCE	LOW RISK	VINEETA	100.00	Mother
76	DEEPAK KUMAR	Student	ADVANCE	LOW RISK	ANITA	100.00	Mother
77	DEEPAK KUMAR	Student	ADVANCE	LOW RISK	URMILA DEVI	100.00	Mother
78	DEEPAK SINGHAL	Student	ADVANCE	LOW RISK	URMILA	100.00	Mother
79	DEVENDRA	Student	ADVANCE	LOW RISK	GUDDI	100.00	Mother
80	DEVENDRA SINGH	Student	ADVANCE	LOW RISK	ANARDEI	100.00	Mother
81	DEVESH KUMAR	Student	ADVANCE	LOW RISK	SHEELA DEVI	100.00	Mother
82	DEVRAJ MEENA	Student	ADVANCE	LOW RISK	RAMA MEENA	100.00	Mother
83	DHANRAJ GURJAR	Student	ADVANCE	LOW RISK	RAJENDRI	100.00	Mother
84	DHARAMVEER	Student	ADVANCE	LOW RISK	SAINA	100.00	Mother
85	DHARMENDRA SINGH	Student	ADVANCE	LOW RISK	JAGWATI	100.00	Mother
86	DHEERAJ KUMAR	Student	ADVANCE	LOW RISK	VIMLA DEVI	100.00	Mother
87	DHEERENDRA KUMAR	Student	ADVANCE	LOW RISK	BRAJ LATA	100.00	Mother
88	DILKHUSH KHODA	Student	ADVANCE	LOW RISK	REKHA DEVI	100.00	Mother
89	DIMPY	Student	ADVANCE	LOW RISK	REKHA	100.00	Mother
90	EKTA	Student	ADVANCE	LOW RISK	MUNESH	100.00	Mother
91	GAJENDRA SINGH	Student	ADVANCE	LOW RISK	RAJVATI	100.00	Mother
92	GARIMA	Student	ADVANCE	LOW RISK	MINTU DEVI	100.00	Mother
93	GARIMA MEENA	Student	ADVANCE	LOW RISK	KUSUMLATA DEVI	100.00	Mother

94	GAURAV KHANDELWAL	Student	ADVANCE	LOW RISK	MEERA	100.00	Mother
95	GAURAV KUMAR MEENA	Student	ADVANCE	LOW RISK	MANTURI MEENA	100.00	Mother
96	GAURAV SHARMA	Student	ADVANCE	LOW RISK	SUNEETA SHARMA	100.00	Mother
97	GAURI	Student	ADVANCE	LOW RISK	RAMDULARI	100.00	Mother
98	GEETA DEVI	Student	ADVANCE	LOW RISK	SANTO DEVI	100.00	Mother
99	GHAN SHYAM SINGH	Student	ADVANCE	LOW RISK	MURLI DEVI	100.00	Mother
100	GOPAL KUMAR MEENA	Student	ADVANCE	LOW RISK	KEEKLI DEVI MEENA	100.00	Mother
101	GORDHAN SINGH	Student	ADVANCE	LOW RISK	KELA	100.00	Mother
102	GOVIND SINGH	Student	ADVANCE	LOW RISK	LAXMI DEVI	100.00	Mother
103	GULSHAN SAINI	Student	ADVANCE	LOW RISK	RAJJAN SAINI	100.00	Mother
104	GUNJAN RANI	Student	ADVANCE	LOW RISK	SUNITA	100.00	Mother
105	HAREESH KUMAR	Student	ADVANCE	LOW RISK	KIRAN	100.00	Mother
106	HARENDRA SINGH	Student	ADVANCE	LOW RISK	RANVIRI DEVI	100.00	Mother
107	HARI DUTT LAWANIYA	Student	ADVANCE	LOW RISK	MEENA SHARMA	100.00	Mother
108	HARIKESH	Student	ADVANCE	LOW RISK	USHA DEVI	100.00	Mother
109	HARIOM	Student	ADVANCE	LOW RISK	KAMLESH	100.00	Mother
110	HARIOM	Student	ADVANCE	LOW RISK	PINKI	100.00	Mother
111	HARIOM 1	Student	ADVANCE	LOW RISK	CHANDA DEVI	100.00	Mother
112	HARISH YADAV	Student	ADVANCE	LOW RISK	KAMLESH YADAV	100.00	Mother
113	HARSHIT JAIN	Student	ADVANCE	LOW RISK	MANJU JAIN	100.00	Mother
114	HEMANT	Student	ADVANCE	LOW RISK	MANSHA DEVI	100.00	Mother
115	HEMRAJ MEENA	Student	ADVANCE	LOW RISK	HURAJ DEVI	100.00	Mother
116	HEMRAJ SAINI	Student	ADVANCE	LOW RISK	GEETA DEVI	100.00	Mother
117	HEMRAJ SINGH	Student	ADVANCE	LOW RISK	JAGNEE DEVI	100.00	Mother
118	HIMANSHI	Student	ADVANCE	LOW RISK	GUDDI DEVI	100.00	Mother
119	HIMANSHI SHARMA	Student	ADVANCE	LOW RISK	PRIYANKA SHARMA	100.00	Mother
120	HIMANSHU GUPTA	Student	ADVANCE	LOW RISK	SEEMA GUPTA	100.00	Mother
121	HITESH KATARA	Student	ADVANCE	LOW RISK	SHANTA DEVI	100.00	Mother
122	JAGWATI	Student	ADVANCE	LOW RISK	ELADI	100.00	Mother
123	JAYANTI DAMOR	Student	ADVANCE	LOW RISK	SARITA	100.00	Mother
124	JITENDRA SINGH	Student	ADVANCE	LOW RISK	RAMVATI	100.00	Mother
125	JITENDRA SINGH	Student	ADVANCE	LOW RISK	RAJWATI	100.00	Mother
126	JYOTI	Student	ADVANCE	LOW RISK	SULEKHA	100.00	Mother
127	JYOTI SHARMA	Student	ADVANCE	LOW RISK	SAROJ SHARMA	100.00	Mother
128	KAJAL	Student	ADVANCE	LOW RISK	VIMLA DEVI	100.00	Mother
129	KALPANA	Student	ADVANCE	LOW RISK	GUDDI	100.00	Mother
130	KANISHKA PARASHAR	Student	ADVANCE	LOW RISK	SHARDA DEVI	100.00	Mother
131	KAPTAN SINGH GURJAR	Student	ADVANCE	LOW RISK	JAGAN DEVI	100.00	Mother
132	KARISHMA	Student	ADVANCE	LOW RISK	RUMA	100.00	Mother
133	KAVITA MEENA	Student	ADVANCE	LOW RISK	SUNITA MEENA	100.00	Mother
134	KEERTI	Student	ADVANCE	LOW RISK	RASHIMA SINGH	100.00	Mother
135	KESAV DEV	Student	ADVANCE	LOW RISK	RANI	100.00	Mother
136	KHUSHBU	Student	ADVANCE	LOW RISK	SUSHMALATA	100.00	Mother
137	KHUSHBU SAINI	Student	ADVANCE	LOW RISK	MAYA SAINI	100.00	Mother
138	KHUSHBU YADAV	Student	ADVANCE	LOW RISK	INDRAWATI	100.00	Mother
139	KHUSHHAL JAIN	Student	ADVANCE	LOW RISK	CHANCHAL	100.00	Mother
140	KHUSHIYAL NIRANA	Student	ADVANCE	LOW RISK	GEETA	100.00	Mother
141	KIRODI LAL MEENA	Student	ADVANCE	LOW RISK	PREM DEVI	100.00	Mother
142	KIRTI MEENA	Student	ADVANCE	LOW RISK	ANITA MEENA	100.00	Mother
143	KOMAL	Student	ADVANCE	LOW RISK	HARDEI	100.00	Mother
144	KOMAL	Student	ADVANCE	LOW RISK	GUDDI RANI	100.00	Mother
145	KOMAL GURJAR	Student	ADVANCE	LOW RISK	HARVEERA	100.00	Mother
146	KOMAL MEENA	Student	ADVANCE	LOW RISK	ANOP MEENA	100.00	Mother
147	KOMAL RATHOR	Student	ADVANCE	LOW RISK	GAYTRI DEVI	100.00	Mother
148	KOMAL SAINI	Student	ADVANCE	LOW RISK	USHA SAINI	100.00	Mother
149	KOMAL SAINI	Student	ADVANCE	LOW RISK	ANITA SAINI	100.00	Mother
150	KOMAL YADAV	Student	ADVANCE	LOW RISK	TULSA	100.00	Mother

151	KRISHN PAL	Student	ADVANCE	LOW RISK	VIDHYA DEVI	100.00	Mother
152	KRISHNA	Student	ADVANCE	LOW RISK	REKHA	100.00	Mother
153	KRITIKA SHARMA	Student	ADVANCE	LOW RISK	SANDHYA SHARMA	100.00	Mother
154	KSHAMA SINGH	Student	ADVANCE	LOW RISK	OMKALA	100.00	Mother
155	KSHITIJ PARASHAR	Student	ADVANCE	LOW RISK	SUNITA PARASHAR	100.00	Mother
156	KULDEEP	Student	ADVANCE	LOW RISK	MEENA DEVI	100.00	Mother
157	KULDEEP SINGH	Student	ADVANCE	LOW RISK	SANGEETA	100.00	Mother
158	KUMKUM MINA	Student	ADVANCE	LOW RISK	GUDDI DEVI	100.00	Mother
159	KUNWAR SINGH	Student	ADVANCE	LOW RISK	KAMALA DEVI	100.00	Mother
160	LAKHAN SINGH	Student	ADVANCE	LOW RISK	MANJHA DEVI	100.00	Mother
161	LALIT CHAUDHARY	Student	ADVANCE	LOW RISK	ARTI DEVI	100.00	Mother
162	LALIT KUMAR MEENA	Student	ADVANCE	LOW RISK	GEETA DEVI	100.00	Mother
163	LALITA GURJAR	Student	ADVANCE	LOW RISK	VIMALA DEVI	100.00	Mother
164	LALU PRASAD	Student	ADVANCE	LOW RISK	HARVATI	100.00	Mother
165	LAVENDRA SINGH	Student	ADVANCE	LOW RISK	KUSMA	100.00	Mother
166	LAXMAN SHARMA	Student	ADVANCE	LOW RISK	MEERA DEVI	100.00	Mother
167	LAXMAN SINGH 1	Student	ADVANCE	LOW RISK	ROOPANTI DEVI	100.00	Mother
168	LAXMAN SINGH 2	Student	ADVANCE	LOW RISK	HARVEERI	100.00	Mother
169	LAXMI DEVI	Student	ADVANCE	LOW RISK	SONA DEVI	100.00	Mother
170	LAXMI PATEL	Student	ADVANCE	LOW RISK	KAMALA	100.00	Mother
171	LAXMI YADAV	Student	ADVANCE	LOW RISK	PUSPA DEVI	100.00	Mother
172	LOKESH	Student	ADVANCE	LOW RISK	SHYAMWATI	100.00	Mother
173	LOKESH 1	Student	ADVANCE	LOW RISK	RAMBATI	100.00	Mother
174	LOKESH KUMAR	Student	ADVANCE	LOW RISK	VEERVATI	100.00	Mother
175	LOKESH KUMAR MEENA	Student	ADVANCE	LOW RISK	MEENA DEVI	100.00	Mother
176	LOVE KUMAR	Student	ADVANCE	LOW RISK	MANJU RANI	100.00	Mother
177	LUCKY	Student	ADVANCE	LOW RISK	RAJKUMARI	100.00	Mother
178	MADHU	Student	ADVANCE	LOW RISK	AJAY DEVI	100.00	Mother
179	MADHU JATAV	Student	ADVANCE	LOW RISK	SIYA DEVI	100.00	Mother
180	MAHAVEER GURJAR	Student	ADVANCE	LOW RISK	GEETA	100.00	Mother
181	MAHAVEER SINGH	Student	ADVANCE	LOW RISK	GEETA DEVI	100.00	Mother
182	MAHENDRA	Student	ADVANCE	LOW RISK	MAYA	100.00	Mother
183	MAHESH CHAND YADAV	Student	ADVANCE	LOW RISK	PAPPI DEVI	100.00	Mother
184	MAHESH KUMAR	Student	ADVANCE	LOW RISK	CHANDRAKALA	100.00	Mother
185	MAHESH KUMAR	Student	ADVANCE	LOW RISK	LAKHMA DEVI	100.00	Mother
186	MAMTA	Student	ADVANCE	LOW RISK	SUNEETA	100.00	Mother
187	MAMTA SHARMA	Student	ADVANCE	LOW RISK	ANITA	100.00	Mother
188	MAN MOHAN	Student	ADVANCE	LOW RISK	RAJVATI	100.00	Mother
189	MANASVI MATHURIYA	Student	ADVANCE	LOW RISK	RAJKUMARI	100.00	Mother
190	MANEESHA	Student	ADVANCE	LOW RISK	LADVATI	100.00	Mother
191	MANEESHA KUMARI	Student	ADVANCE	LOW RISK	VIMALESH KUMARI	100.00	Mother
192	MANISH	Student	ADVANCE	LOW RISK	URMILA	100.00	Mother
193	MANISH YADAV	Student	ADVANCE	LOW RISK	CHANDRVATI YADAV	100.00	Mother
194	MANISHA	Student	ADVANCE	LOW RISK	PINKEY	100.00	Mother
195	MANOJ KUMAR 1	Student	ADVANCE	LOW RISK	MAHADEI	100.00	Mother
196	MANOJ KUMAR 2	Student	ADVANCE	LOW RISK	MUNDAR DEVI	100.00	Mother
197	MANOJ SINGH	Student	ADVANCE	LOW RISK	LAJJA DEVI	100.00	Mother
198	MANU	Student	ADVANCE	LOW RISK	SATESH	100.00	Mother
199	MANVENDRA SINGH	Student	ADVANCE	LOW RISK	HARDEI	100.00	Mother
200	MARUT ROAT	Student	ADVANCE	LOW RISK	VEENA DEVI ROAT	100.00	Mother
201	MEENAL	Student	ADVANCE	LOW RISK	MAMTA	100.00	Mother
202	MEGHA MEENA	Student	ADVANCE	LOW RISK	SANTOSH DEVI	100.00	Mother
203	MENKA PARMAR	Student	ADVANCE	LOW RISK	PARI	100.00	Mother
204	MINAKSHI YADAV	Student	ADVANCE	LOW RISK	MAMTA YADAV	100.00	Mother
205	MO RAJVAN	Student	ADVANCE	LOW RISK	KHATIJA	100.00	Mother
206	MOHIM KHAN	Student	ADVANCE	LOW RISK	ABIDA	100.00	Mother
207	MOHIT KUMAR	Student	ADVANCE	LOW RISK	SHREE DEVI	100.00	Mother
208	MONIKA	Student	ADVANCE	LOW RISK	USHA	100.00	Mother

209	MONIKA SHARMA	Student	ADVANCE	LOW RISK	BHUVNESHWARI	100.00	Mother
210	MONIYA JUNEJA	Student	ADVANCE	LOW RISK	RAJRANI	100.00	Mother
211	MORDHVAJ	Student	ADVANCE	LOW RISK	PARVATI	100.00	Mother
212	MS CHANDRA VATI	Student	ADVANCE	LOW RISK	KAMALA DEVI	100.00	Mother
213	MS. BABLI	Student	ADVANCE	LOW RISK	RANVEERI	100.00	Mother
214	MS. CHANCHAL SHARMA	Student	ADVANCE	LOW RISK	SUNITA SHARMA	100.00	Mother
215	MS. MENKA SHARMA	Student	ADVANCE	LOW RISK	KUSHUMLATA	100.00	Mother
216	MS. NATASHA	Student	ADVANCE	LOW RISK	DEV VATI	100.00	Mother
217	MS. PUSHPA KUMARI MEENA	Student	ADVANCE	LOW RISK	KAMODA DEVI	100.00	Mother
218	MUJARIF KHAN	Student	ADVANCE	LOW RISK	JAMSHIDA	100.00	Mother
219	MUKESH KUMAR	Student	ADVANCE	LOW RISK	GANGAUR	100.00	Mother
220	MUNESH SINGH	Student	ADVANCE	LOW RISK	PRAKASI	100.00	Mother
221	MUNFIDA	Student	ADVANCE	LOW RISK	ASARI	100.00	Mother
222	NAINA	Student	ADVANCE	LOW RISK	SAVITA	100.00	Mother
223	NANDRAM	Student	ADVANCE	LOW RISK	DHAURI	100.00	Mother
224	NARENDRA KUMAR	Student	ADVANCE	LOW RISK	DURGESH	100.00	Mother
225	NARESH	Student	ADVANCE	LOW RISK	HARMUKHI	100.00	Mother
226	NEELAM	Student	ADVANCE	LOW RISK	GEETA DEVI	100.00	Mother
227	NEELAM GURJAR	Student	ADVANCE	LOW RISK	RAMMURTI	100.00	Mother
228	NEELAM KUMARI SAINI	Student	ADVANCE	LOW RISK	NARVADA KUMARI	100.00	Mother
229	NEERAJ	Student	ADVANCE	LOW RISK	KAMODA	100.00	Mother
230	NEERAJ GURJAR	Student	ADVANCE	LOW RISK	RAJWATI	100.00	Mother
231	NEETU	Student	ADVANCE	LOW RISK	RAJVATI	100.00	Mother
232	NEETU DEVI	Student	ADVANCE	LOW RISK	LATA KUMARI	100.00	Mother
233	NEETU MEENA	Student	ADVANCE	LOW RISK	SUVIRA MEENA	100.00	Mother
234	NEHA 1	Student	ADVANCE	LOW RISK	RAJO	100.00	Mother
235	NEHA 2	Student	ADVANCE	LOW RISK	GUDDI	100.00	Mother
236	NEHA FAUJDAR	Student	ADVANCE	LOW RISK	SUMAN DEVI	100.00	Mother
237	NEHA SHARMA	Student	ADVANCE	LOW RISK	BHARTI SHARMA	100.00	Mother
238	NIKHIL DIXIT	Student	ADVANCE	LOW RISK	GAYATRI SHARMA	100.00	Mother
239	NIKITA	Student	ADVANCE	LOW RISK	LALTESH	100.00	Mother
240	NISHA 1	Student	ADVANCE	LOW RISK	SUDHA DEVI	100.00	Mother
241	NISHA 2	Student	ADVANCE	LOW RISK	MANJU DEVI	100.00	Mother
242	NISHA KUMARI	Student	ADVANCE	LOW RISK	BABALI DEVI	100.00	Mother
243	NISHA SHARMA	Student	ADVANCE	LOW RISK	RUKMANI SHARMA	100.00	Mother
244	NISHA SHARMA	Student	ADVANCE	LOW RISK	KANTA DEVI	100.00	Mother
245	NITIN AGRAWAL	Student	ADVANCE	LOW RISK	KAVITA AGRAWAL	100.00	Mother
246	NORIN KHAN	Student	ADVANCE	LOW RISK	JUHARI	100.00	Mother
247	OM PRAKASH	Student	ADVANCE	LOW RISK	JAYDEI	100.00	Mother
248	OMBIR SINGH	Student	ADVANCE	LOW RISK	RAM DULARI	100.00	Mother
249	OMENDRA SINGH	Student	ADVANCE	LOW RISK	BHARATI	100.00	Mother
250	OPENDRA RAJPUT	Student	ADVANCE	LOW RISK	DHARM VATI	100.00	Mother
251	PALAK SHARMA	Student	ADVANCE	LOW RISK	SEEMA DEVI	100.00	Mother
252	PANKAJ KUMAR	Student	ADVANCE	LOW RISK	MEENA KUMARI	100.00	Mother
253	PARAS SHARMA	Student	ADVANCE	LOW RISK	SADHNA	100.00	Mother
254	PARVATI DEVI	Student	ADVANCE	LOW RISK	SHEELA DEVI	100.00	Mother
255	PAVAN KUMAR	Student	ADVANCE	LOW RISK	LAXMI DEVEE	100.00	Mother
256	PAVAN KUMAR	Student	ADVANCE	LOW RISK	VIVED DEVI	100.00	Mother
257	PAWAN FAUJDAR	Student	ADVANCE	LOW RISK	RAMRATI	100.00	Mother
258	PAWAN KUMAR	Student	ADVANCE	LOW RISK	SUNITA DEVI	100.00	Mother
259	PAYAL	Student	ADVANCE	LOW RISK	MAMTA DEVI	100.00	Mother
260	PINKI RANI	Student	ADVANCE	LOW RISK	VIDHYA DEVI	100.00	Mother
261	PIYUSH SHARMA	Student	ADVANCE	LOW RISK	KANCHAN SHARMA	100.00	Mother
262	POOJA 1	Student	ADVANCE	LOW RISK	SANTOSH DEVI	100.00	Mother
263	POOJA 2	Student	ADVANCE	LOW RISK	BIJENDRI	100.00	Mother
264	POOJA DEVI	Student	ADVANCE	LOW RISK	REKHA DEVI	100.00	Mother
265	POOJA SHARMA	Student	ADVANCE	LOW RISK	MEENA SHARMA	100.00	Mother
266	POOJA YADAV	Student	ADVANCE	LOW RISK	SAROJ YADAV	100.00	Mother

267	POONAM	Student	ADVANCE	LOW RISK	LAXMI DEVI	100.00	Mother
268	POONAM CHAUDHARY	Student	ADVANCE	LOW RISK	ASHA	100.00	Mother
269	POONAM DEVI	Student	ADVANCE	LOW RISK	ANITA	100.00	Mother
270	PRABHAT KUMAR	Student	ADVANCE	LOW RISK	KAMLESH	100.00	Mother
271	PRACHEE MEENA	Student	ADVANCE	LOW RISK	RAMESHI DEVI	100.00	Mother
272	PRACHI MEENA	Student	ADVANCE	LOW RISK	KAMLESH MEENA	100.00	Mother
273	PRAKASH	Student	ADVANCE	LOW RISK	JAGWATI	100.00	Mother
274	PRAKASH PATEL	Student	ADVANCE	LOW RISK	MANEE DEVI	100.00	Mother
275	PRAMOD SINGH DHANWAL	Student	ADVANCE	LOW RISK	SUNITA	100.00	Mother
276	PRATAP SINGH	Student	ADVANCE	LOW RISK	RAMBHULI DEVI	100.00	Mother
277	PREETI	Student	ADVANCE	LOW RISK	RAMPATI	100.00	Mother
278	PREETI 2	Student	ADVANCE	LOW RISK	SUNEETA	100.00	Mother
279	PREETI DEVI	Student	ADVANCE	LOW RISK	MUKESH DEVI	100.00	Mother
280	PRIYA	Student	ADVANCE	LOW RISK	SEEMA	100.00	Mother
281	PRIYA KHANDELWAL	Student	ADVANCE	LOW RISK	LALITA KHANDELWAL	100.00	Mother
282	PRIYA SHARMA	Student	ADVANCE	LOW RISK	SHASHI BALA	100.00	Mother
283	PRIYANKA	Student	ADVANCE	LOW RISK	MUKAT DEVI	100.00	Mother
284	PRIYANKA	Student	ADVANCE	LOW RISK	SAVITRI	100.00	Mother
285	PRIYANKA	Student	ADVANCE	LOW RISK	CHANDRAVATI	100.00	Mother
286	PRIYANKA KUMARI	Student	ADVANCE	LOW RISK	RADHA DEVI	100.00	Mother
287	PRIYANSHI SHARMA	Student	ADVANCE	LOW RISK	MADHU SHARMA	100.00	Mother
288	PUSHPENDRA	Student	ADVANCE	LOW RISK	INDRA WATI	100.00	Mother
289	PUSPENDRA	Student	ADVANCE	LOW RISK	PREM DEVI	100.00	Mother
290	RADHA	Student	ADVANCE	LOW RISK	BHAGWANI DEVI	100.00	Mother
291	RADHA	Student	ADVANCE	LOW RISK	SUMITRA DEVI	100.00	Mother
292	RADHA KUMARI	Student	ADVANCE	LOW RISK	PRIYANKA	100.00	Mother
293	RAGHAV SINGH	Student	ADVANCE	LOW RISK	BHAGVATI DEVI	100.00	Mother
294	RAHUL	Student	ADVANCE	LOW RISK	DIMPI	100.00	Mother
295	RAHUL	Student	ADVANCE	LOW RISK	RANVIRI DEVI	100.00	Mother
296	RAHUL 1	Student	ADVANCE	LOW RISK	SUNITA	100.00	Mother
297	RAHUL 2	Student	ADVANCE	LOW RISK	RADHA DEVI	100.00	Mother
298	RAHUL GURJAR	Student	ADVANCE	LOW RISK	KAMLA	100.00	Mother
299	RAHUL KUMAR	Student	ADVANCE	LOW RISK	KAMLESH	100.00	Mother
300	RAHUL KUMAR MEENA	Student	ADVANCE	LOW RISK	MANTO DEVI	100.00	Mother
301	RAHUL NIMESH	Student	ADVANCE	LOW RISK	SUNITA	100.00	Mother
302	RAHUL SAINI	Student	ADVANCE	LOW RISK	KAMLA	100.00	Mother
303	RAHUL SHARMA	Student	ADVANCE	LOW RISK	SUNITA SHARMA	100.00	Mother
304	RAHUL SINGH	Student	ADVANCE	LOW RISK	RAJKALI DEVI	100.00	Mother
305	RAJANI KUMARI	Student	ADVANCE	LOW RISK	LAXMI	100.00	Mother
306	RAJESH KUMAR	Student	ADVANCE	LOW RISK	HEERA DEVI	100.00	Mother
307	RAJKUMAR	Student	ADVANCE	LOW RISK	SANTOSH	100.00	Mother
308	RAJKUMAR MEENA	Student	ADVANCE	LOW RISK	NARVADA DEVI	100.00	Mother
309	RAJNI	Student	ADVANCE	LOW RISK	SUPITA	100.00	Mother
310	RAJNI 1	Student	ADVANCE	LOW RISK	AMARVATI	100.00	Mother
311	RAKESH KUMAR PARGI	Student	ADVANCE	LOW RISK	RAMLIBAI	100.00	Mother
312	RAMA RATNAWAT	Student	ADVANCE	LOW RISK	SHARDA DEVI	100.00	Mother
313	RAMESH CHAND	Student	ADVANCE	LOW RISK	SHEELA DEVI	100.00	Mother
314	RAMKISHAN	Student	ADVANCE	LOW RISK	MOHANVATI	100.00	Mother
315	RAMNIVAS GURJAR	Student	ADVANCE	LOW RISK	RADHA	100.00	Mother
316	RAMSHRI	Student	ADVANCE	LOW RISK	SANTARA DEVI	100.00	Mother
317	RANJANA KUMARI	Student	ADVANCE	LOW RISK	SHARDA DEVI	100.00	Mother
318	RASHMI MEENA	Student	ADVANCE	LOW RISK	PUSHMA MEENA	100.00	Mother
319	RAVI	Student	ADVANCE	LOW RISK	DHOURA	100.00	Mother
320	RAVI KUMAR JAISWAL	Student	ADVANCE	LOW RISK	LAXMI DEVI	100.00	Mother
321	RAVI KUMAR MEENA	Student	ADVANCE	LOW RISK	SITA BAI	100.00	Mother
322	REENA MEENA	Student	ADVANCE	LOW RISK	BATTO MEENA	100.00	Mother
323	REKHA KUMARI	Student	ADVANCE	LOW RISK	MAYA	100.00	Mother
324	REKHA SHARMA	Student	ADVANCE	LOW RISK	RAJVATI	100.00	Mother

325	RENU	Student	ADVANCE	LOW RISK	MAHENDRI	100.00	Mother
326	RIKKI	Student	ADVANCE	LOW RISK	VIMLESH	100.00	Mother
327	RINKEY BAGHEL	Student	ADVANCE	LOW RISK	MAYA DEVI	100.00	Mother
328	RINKI	Student	ADVANCE	LOW RISK	CHARAN DEVI	100.00	Mother
329	RISHABH JAIN	Student	ADVANCE	LOW RISK	POONAM JAIN	100.00	Mother
330	RITIKA SONI	Student	ADVANCE	LOW RISK	REKHA RANI	100.00	Mother
331	RITU KUMARI	Student	ADVANCE	LOW RISK	SADHANA DEVI	100.00	Mother
332	RITU SINGH	Student	ADVANCE	LOW RISK	GEETA SINGH	100.00	Mother
333	ROBIN SINGH	Student	ADVANCE	LOW RISK	SON DAI	100.00	Mother
334	ROHITASH CHOUDHARY	Student	ADVANCE	LOW RISK	MEENA DEVI	100.00	Mother
335	ROOPESH	Student	ADVANCE	LOW RISK	GUDDI	100.00	Mother
336	ROOPESH KUMAR	Student	ADVANCE	LOW RISK	VIMLA DEVI	100.00	Mother
337	ROOPESH MAHURE	Student	ADVANCE	LOW RISK	SHARDA DEVI	100.00	Mother
338	SACHIN BHATRA	Student	ADVANCE	LOW RISK	SANTA DEVI	100.00	Mother
339	SADHANA	Student	ADVANCE	LOW RISK	BABALI	100.00	Mother
340	SAGAR	Student	ADVANCE	LOW RISK	SHIVLATA	100.00	Mother
341	SAJID KHAN	Student	ADVANCE	LOW RISK	NASRI	100.00	Mother
342	SAKSHI	Student	ADVANCE	LOW RISK	KAMLESH	100.00	Mother
343	SALONY	Student	ADVANCE	LOW RISK	ANOJ	100.00	Mother
344	SANDEEP RAWAT	Student	ADVANCE	LOW RISK	KAMLESH RAWAT	100.00	Mother
345	SANDHYA FAUJDAR	Student	ADVANCE	LOW RISK	NAIM VATI	100.00	Mother
346	SANJAY	Student	ADVANCE	LOW RISK	SUPEDA	100.00	Mother
347	SANJAY BHARTI	Student	ADVANCE	LOW RISK	VIMLA DEVI	100.00	Mother
348	SANJAY SINGH	Student	ADVANCE	LOW RISK	PRAGYA DEVI	100.00	Mother
349	SANTOSH	Student	ADVANCE	LOW RISK	MOHAN BATEE	100.00	Mother
350	SAPNA	Student	ADVANCE	LOW RISK	NEERAJ	100.00	Mother
351	SAROJ SAINI	Student	ADVANCE	LOW RISK	POONAM	100.00	Mother
352	SATENDAR SINGH	Student	ADVANCE	LOW RISK	MAINA DEVI	100.00	Mother
353	SATVEER SINGH POSHWAL	Student	ADVANCE	LOW RISK	RUKMANI DEVI	100.00	Mother
354	SAURABH SINGH	Student	ADVANCE	LOW RISK	GUDDI DEVI	100.00	Mother
355	SEETARAM	Student	ADVANCE	LOW RISK	KASHMIRA	100.00	Mother
356	SHAIENDRI	Student	ADVANCE	LOW RISK	MANVATI	100.00	Mother
357	SHAILESH KUMAR	Student	ADVANCE	LOW RISK	YASHODA	100.00	Mother
358	SHAISHAN KUMARI	Student	ADVANCE	LOW RISK	CHANDRA DEVI	100.00	Mother
359	SHALU	Student	ADVANCE	LOW RISK	BABITA	100.00	Mother
360	SHAYAM SUNDAR	Student	ADVANCE	LOW RISK	SHAKUNTLA	100.00	Mother
361	SHEETAL MEENA	Student	ADVANCE	LOW RISK	ANGOORI DEVI	100.00	Mother
362	SHIV DARSHAN	Student	ADVANCE	LOW RISK	GAJNA	100.00	Mother
363	SHIV RAM	Student	ADVANCE	LOW RISK	RAJNI DEVI	100.00	Mother
364	SHIVANI AVASTHI	Student	ADVANCE	LOW RISK	RAJANI AVASTHI	100.00	Mother
365	SHUBHAM SINGH	Student	ADVANCE	LOW RISK	LAXMI DEVI	100.00	Mother
366	SIDDARTH	Student	ADVANCE	LOW RISK	BIRMA DEVI	100.00	Mother
367	SIKANDAR MEENA	Student	ADVANCE	LOW RISK	SUNITA	100.00	Mother
368	SOMBIR	Student	ADVANCE	LOW RISK	SOMVATI	100.00	Mother
369	SONIYA MEENA	Student	ADVANCE	LOW RISK	ANJALI MEENA	100.00	Mother
370	SONU	Student	ADVANCE	LOW RISK	PHOOLVATI	100.00	Mother
371	SONU	Student	ADVANCE	LOW RISK	MANORMA	100.00	Mother
372	SOORAJ	Student	ADVANCE	LOW RISK	VATI	100.00	Mother
373	SUKHVEER SINGH	Student	ADVANCE	LOW RISK	SOMOTA	100.00	Mother
374	SUMANLATA SHARMA	Student	ADVANCE	LOW RISK	JANKI DEVI	100.00	Mother
375	SUMIT	Student	ADVANCE	LOW RISK	NEERU DEVI	100.00	Mother
376	SUMIT BHARDWAJ	Student	ADVANCE	LOW RISK	RAJNI SHARMA	100.00	Mother
377	SUMIT SHARMA	Student	ADVANCE	LOW RISK	SHARDA SHARMA	100.00	Mother
378	SUNITA KUMARI	Student	ADVANCE	LOW RISK	KELA DEVI	100.00	Mother
379	SUNITA SINGH	Student	ADVANCE	LOW RISK	URMILA	100.00	Mother
380	SURABHI	Student	ADVANCE	LOW RISK	SUNEETA	100.00	Mother
381	SURBHI KHANDELWAL	Student	ADVANCE	LOW RISK	PINKI KHANDELWAL	100.00	Mother
382	SURENDRA KUMAR GURJAR	Student	ADVANCE	LOW RISK	RAMVATI DEVI	100.00	Mother



383	SUSHAMA	Student	ADVANCE	LOW RISK	VEERVATI	100.00	Mother
384	SUSHEELA	Student	ADVANCE	LOW RISK	KANCHAN	100.00	Mother
385	TANU KUMAR	Student	ADVANCE	LOW RISK	BOBY DEVI	100.00	Mother
386	TANU KUMARI	Student	ADVANCE	LOW RISK	BRIJESH	100.00	Mother
387	TAPESH KUMAR	Student	ADVANCE	LOW RISK	NEERAJ DEVI	100.00	Mother
388	TARUN KUMAR	Student	ADVANCE	LOW RISK	ROOPWATI	100.00	Mother
389	TARUN KUMAR MEENA	Student	ADVANCE	LOW RISK	SUSHILA	100.00	Mother
390	TEEKENDRA SINGH	Student	ADVANCE	LOW RISK	KAMLESH	100.00	Mother
391	TEENA MEENA	Student	ADVANCE	LOW RISK	MEERA	100.00	Mother
392	TISHA PUNYANI	Student	ADVANCE	LOW RISK	POOJA PUNYANI	100.00	Mother
393	TUSHAR SHARMA	Student	ADVANCE	LOW RISK	REKHA	100.00	Mother
394	UMA SHANKAR	Student	ADVANCE	LOW RISK	GEETA	100.00	Mother
395	UMESH KUMAR	Student	ADVANCE	LOW RISK	GEETA DEVI	100.00	Mother
396	UMESH MEENA	Student	ADVANCE	LOW RISK	JAVTRI	100.00	Mother
397	UMESH RANA	Student	ADVANCE	LOW RISK	SUMAN	100.00	Mother
398	UMESH SAINI	Student	ADVANCE	LOW RISK	VIRMA	100.00	Mother
399	USHA KUMARI	Student	ADVANCE	LOW RISK	BHAGWANDEI	100.00	Mother
400	UTTAM SINGH	Student	ADVANCE	LOW RISK	RAMSHREE	100.00	Mother
401	VAISHALI KHANDELWAL	Student	ADVANCE	LOW RISK	LAXMI DEVI KHANDELWAL	100.00	Mother
402	VANDANA TIWARI	Student	ADVANCE	LOW RISK	MEENA	100.00	Mother
403	VASEEM AKRAM	Student	ADVANCE	LOW RISK	ASGARI	100.00	Mother
404	VED PRAKASH SAINI	Student	ADVANCE	LOW RISK	URMILA DEVI	100.00	Mother
405	VEERENDRA SINGH	Student	ADVANCE	LOW RISK	RAJWATI	100.00	Mother
406	VIDUSHI VERMA	Student	ADVANCE	LOW RISK	SAROJ	100.00	Mother
407	VIJAY SINGH YADAV	Student	ADVANCE	LOW RISK	SUMAN YADAV	100.00	Mother
408	VIJETA KUMARI	Student	ADVANCE	LOW RISK	LAXMI DEVI	100.00	Mother
409	VIKAS JOGEE	Student	ADVANCE	LOW RISK	RAMA	100.00	Mother
410	VIKASH SINGH	Student	ADVANCE	LOW RISK	OMVATI	100.00	Mother
411	VIKESH	Student	ADVANCE	LOW RISK	SANTA	100.00	Mother
412	VIKRAM DAMOR	Student	ADVANCE	LOW RISK	KAVITA DAMOR	100.00	Mother
413	VIKRAM SINGH	Student	ADVANCE	LOW RISK	SONWATI	100.00	Mother
414	VIKRAM SINGH MEENA	Student	ADVANCE	LOW RISK	LALITA DEVI	100.00	Mother
415	VIMAL KUMAR SHARMA	Student	ADVANCE	LOW RISK	GULAB DEVI	100.00	Mother
416	VINITA YADAV	Student	ADVANCE	LOW RISK	VEERWATI	100.00	Mother
417	VINOD YADAV	Student	ADVANCE	LOW RISK	SHAKUNTALA YADAV	100.00	Mother
418	VISHAL GARG	Student	ADVANCE	LOW RISK	SUNITA GARG	100.00	Mother
419	VISHAL KUMAR	Student	ADVANCE	LOW RISK	RAMVATI	100.00	Mother
420	VISHAL YADAV	Student	ADVANCE	LOW RISK	KAMLA DEVI	100.00	Mother
421	VISHNU	Student	ADVANCE	LOW RISK	SHYAM VATI	100.00	Mother
422	VISHNU	Student	ADVANCE	LOW RISK	PUSHPA DEVI	100.00	Mother
423	VISHNU GURJAR	Student	ADVANCE	LOW RISK	VEERVATI	100.00	Mother
424	VISHNU GURJAR	Student	ADVANCE	LOW RISK	GYASO	100.00	Mother
425	VIVEK KUMAR	Student	ADVANCE	LOW RISK	USHA DEVI	100.00	Mother
426	VIVEK SINGH	Student	ADVANCE	LOW RISK	HEMLATA	100.00	Mother
427	VIVEK YADAV	Student	ADVANCE	LOW RISK	ANGURI DEVI	100.00	Mother
428	YADUBALA	Student	ADVANCE	LOW RISK	MAHESH	100.00	Mother
429	YASH KUMAR JAIN	Student	ADVANCE	LOW RISK	RAJANI	100.00	Mother
430	YASHVEER	Student	ADVANCE	LOW RISK	GUDDI RANI	100.00	Mother
431	YOGENDRA BOHARA	Student	ADVANCE	LOW RISK	KAVITA MEENA	100.00	Mother
432	YOGESH MEENA	Student	ADVANCE	LOW RISK	CHANDARVATI	100.00	Mother
433	YUVRAJ	Student	ADVANCE	LOW RISK	SUNITA DEVI	100.00	Mother

**Total Sum Insured in words:** (INDIAN RUPEES: Twenty One Crore(s) Sixty Five Lac(s) Rupee(s) And Zero Paise Only.)

**Total Premium in words:** (INDIAN RUPEES: Fifty One Thousand Nine Hundred Sixty Rupee(s) And Zero Paise Only.)

**Term of Insurance: As per the Clauses written hereunder and/or attached herewith**

#### BASIC

**1. Accidental Death : Sum insured will be 100% of principal Sum insured.**

**2. Children's Education Benefit : One-time payment of Rs.5,000/- each child towards the cost of education of up to 2 of the insured's dependent children due to death or PTD claim of insured**

**3. Transportation of Mortal remains : 2% of Principal sum insured or 5000/- whichever is less.**

**4. In case of death due to snake bite/ insect bite/ animal bite/ Drowning or use of pesticide, poisonous substance then we will require Forensic/ Viscera report**

- 4. Mosquito bite is excluded from the coverage.
- 5. Geographical area; Worldwide.
- 6. As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year.
- 7. Age of persons covered should be between years.
- 8. Terrorism is covered under purview of the policy however any claim due to Nuclear, chemical and biological terrorism is not covered. Insurer maximum liability will be restricted up to INR 25 Crore in a year for claim happened due to terrorism activity.
- 9. If there is Employees- Employer Relationship: 1) At time of accident, member must be under employment of insured. 2) It is hereby agreed and understood that insured will provide details of joined/ resigned employees by 10th of the succeeding month. Inclusion and deletion of employees would be effect from the date of joining/date of resignation subject to availability of sufficient premium deposit to effect the inclusion from the date of joining. In case of delay in declaration, the inclusion/deletion would be effect from the date of declaration, subject to the availability of sufficient premium deposit to effect the inclusion. If the Premium deposit is not sufficient to provide cover as mentioned above, inclusion would be effected from the date of payment of premium and in the intervening period, the Company shall not be liable for any loss related with newly joined employees
- 10. Communicable disease exclusion clause  
Notwithstanding any provision to the contrary, this Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following including any fear or threat thereof, whether actual or perceived. Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or Coronavirus (COVID-19) including any mutation or variation thereof; or Pandemic or epidemic, as declared as such by the World Health Organization or any vermental authority.
- 11. It is hereby agreed and understood that total cumulative sum insured of insured member against all SGI individual/Group personal accident policies should not be more than 120 times of his/her monthly income. It will be duty of insured/ nominee to provide sufficient legal document in favour of income of insured member along with other documents at time of claim. (Applicable if Insured person was earning at time of proposal. In case of non earning person cumulative sum insured should be INR 5 Lakh or as mentioned in policy schedule whichever is lesser)
- 12. Persons working in underground mines, explosives magazines, workers involved in electrical installation with high tension supply, Jockeys, Circus personnel, Persons engaged in activities like racing on wheels or horseback, big game hunting, Mountaineering, winter sports, skiing, ice hockey, hang gliding, river rafting, polo and persons engaged in occupations/activities of similar hazard are not covered.
- 13. The company shall not be liable under this policy for any claim arising or resulting from the Insured Person committing any breach of law with criminal intent or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion

#### BASIC PLUS

- 1. Accidental Death and PTD : Sum insured will be 100% of principal Sum insured.
- 2. Children's Education Benefit : One-time payment of Rs.5,000/- each child towards the cost of education of up to 2 of the insured's dependent children due to death or PTD claim of insured
- 3. Transportation of Mortal remains : 2% of Principal sum insured or 5000/- whichever is less.
- 4. In case of death due to snake bite/ insect bite/ animal bite/ Drowning or use of pesticide, poisonous substance then we will require Forensic/ Viscera report . Mosquito bite is excluded from the coverage.
- 5. Geographical area; Worldwide.
- 6. As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year.
- 7. Age of persons covered should be between years.
- 8. Terrorism is covered under purview of the policy however any claim due to Nuclear, chemical and biological terrorism is not covered. Insurer maximum liability will be restricted up to INR 25 Crore in a year for claim happened due to terrorism activity
- 9. If there is Employees- Employer Relationship: 1) At time of accident, member must be under employment of insured. 2) It is hereby agreed and understood that insured will provide details of joined/ resigned employees by 10th of the succeeding month. Inclusion and deletion of employees would be effect from the date of joining/date of resignation subject to availability of sufficient premium deposit to effect the inclusion from the date of joining. In case of delay in declaration, the inclusion/deletion would be effect from the date of declaration, subject to the availability of sufficient premium deposit to effect the inclusion. If the Premium deposit is not sufficient to provide cover as mentioned above, inclusion would be effected from the date of payment of premium and in the intervening period, the Company shall not be liable for any loss related with newly joined employees
- 10. Communicable disease exclusion clause  
Notwithstanding any provision to the contrary, this Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following including any fear or threat thereof, whether actual or perceived. Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or Coronavirus (COVID-19) including any mutation or variation thereof; or Pandemic or epidemic, as declared as such by the World Health Organization or any vermental authority.
- 11. It is hereby agreed and understood that total cumulative sum insured of insured member against all SGI individual/Group personal accident policies should not be more than 120 times of his/her monthly income. It will be duty of insured/ nominee to provide sufficient legal document in favour of income of insured member along with other documents at time of claim. (Applicable if Insured person was earning at time of proposal. In case of non earning person cumulative sum insured should be INR 5 Lakh or as mentioned in policy schedule whichever is lesser)
- 12. Persons working in underground mines, explosives magazines, workers involved in electrical installation with high tension supply, Jockeys, Circus personnel, Persons engaged in activities like racing on wheels or horseback, big game hunting, Mountaineering, winter sports, skiing, ice hockey, hang gliding, river rafting, polo and persons engaged in occupations/activities of similar hazard are not covered.
- 13. The company shall not be liable under this policy for any claim arising or resulting from the Insured Person committing any breach of law with criminal intent or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion

#### ADVANCE

- 1. Accidental Death and PTD : Sum insured will be 100% of principal Sum insured.
- 2. Accidental PPD :Limit of indemnity will be as per table mentioned in policy wording.
- 3. Children's Education Benefit : One-time payment of Rs.5,000/- each child towards the cost of education of up to 2 of the insured's dependent children due to death or PTD claim of insured
- 4. Transportation of Mortal remains : 2% of Principal sum insured or 5000/- whichever is less.
- 5. In case of death due to snake bite/ insect bite/ animal bite/ Drowning or use of pesticide, poisonous substance then we will require Forensic/ Viscera report . Mosquito bite is excluded from the coverage.
- 6. Geographical area; Worldwide.
- 7. As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year.
- 8. Age of persons covered should be between years.
- 9. Terrorism is covered under purview of the policy however any claim due to Nuclear, chemical and biological terrorism is not covered. Insurer maximum liability will be restricted up to INR 25 Crore in a year for claim happened due to terrorism activity
- 10. If there is Employees- Employer Relationship: 1) At time of accident, member must be under employment of insured. 2) It is hereby agreed and understood that insured will provide details of joined/ resigned employees by 10th of the succeeding month. Inclusion and deletion of employees would be effect from the date of joining/date of resignation subject to availability of sufficient premium deposit to effect the inclusion from the date of joining. In case of delay in declaration, the inclusion/deletion would be effect from the date of declaration, subject to the availability of sufficient premium deposit to effect the inclusion. If the Premium deposit is not sufficient to provide cover as mentioned above, inclusion would be effected from the date of payment of premium and in the intervening period, the Company shall not be liable for any loss related with newly joined employees
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- 13. Persons working in underground mines, explosives magazines, workers involved in electrical installation with high tension supply, Jockeys, Circus personnel, Persons engaged in activities like racing on wheels or horseback, big game hunting, Mountaineering, winter sports, skiing, ice hockey, hang gliding, river rafting, polo and persons engaged in occupations/activities of similar hazard are not covered.
- 14. The company shall not be liable under this policy for any claim arising or resulting from the Insured Person committing any breach of law with criminal intent or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion

#### COMPREHENSIVE

- 1. Accidental Death and PTD : Sum insured will be 100% of principal Sum insured.
- 2. Accidental PPD :Limit of indemnity will be as per table mentioned in policy wording.

3. Temporary Total Disability : Sum insured against Temporary total disablement is 24 times of the monthly salary/income or as mentioned in schedule whichever is less. Indemnity against this coverage will be 1% of TTD sum insured or Rs. 5000/- per week whichever is less for maximum temporary total disablement period of 100 weeks
4. Children's Education Benefit : One-time payment of Rs.5,000/- each child towards the cost of education of up to 2 of the insured's dependent children due to death or PTD claim of insured
5. Transportation of Mortal remains : 2% of Principal sum insured or 5000/- whichever is less.
6. In case of death due to snake bite/ insect bite/ animal bite/ Drowning or use of pesticide, poisonous substance then we will require Forensic/ Viscera report . Mosquito bite is excluded from the coverage.
7. Geographical area; Worldwide.
8. As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year.
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11. If there is Employees- Employer Relationship: 1) At time of accident, member must be under employment of insured. 2) It is hereby agreed and understood that insured will provide details of joined/ resigned employees by 10th of the succeeding month. Inclusion and deletion of employees would be effect from the date of joining/date of resignation subject to availability of sufficient premium deposit to effect the inclusion from the date of joining. In case of delay in declaration, the inclusion/deletion would be effect from the date of declaration, subject to the availability of sufficient premium deposit to effect the inclusion. If the Premium deposit is not sufficient to provide cover as mentioned above, inclusion would be effected from the date of payment of premium and in the intervening period, the Company shall not be liable for any loss related with newly joined employees
12. Communicable disease exclusion clause  
Notwithstanding any provision to the contrary, this Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following including any fear or threat thereof, whether actual or perceived. Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or Coronavirus (COVID-19) including any mutation or variation thereof; or Pandemic or epidemic, as declared as such by the World Health Organization or any vernmental authority.
13. It is hereby agreed and understood that total cumulative sum insured of insured member against all SGI individual/Group personal accident policies should not be more than 120 times of his/her monthly income. It will be duty of insured/ nominee to provide sufficient legal document in favour of income of insured member along with other documents at time of claim. (Applicable if Insured person was earning at time of proposal. In case of non earning person cumulative sum insured should be INR 5 Lakh or as mentioned in policy schedule whichever is lesser)
14. Persons working in underground mines, explosives magazines, workers involved in electrical installation with high tension supply, Jockeys, Circus personnel, Persons engaged in activities like racing on wheels or horseback, big game hunting, Mountaineering, winter sports, skiing, ice hockey, hang gliding, river rafting, polo and persons engaged in occupations/activities of similar hazard are not covered.
15. The company shall not be liable under this policy for any claim arising or resulting from the Insured Person committing any breach of law with criminal intent or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion

#### Additional Covers

1. Only member falling risk category I & II are covered. Armed security guards are excluded from the coverage.
2. Accidental Hospitalization Cover : Maximum limit is up to INR 25000
3. Ambulance Coverage

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at ALWAR on 23/12/2022

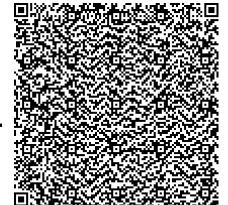
Entered by:	EM015046
Approved by:	

PLACE: ALWAR

DATE: 23/12/2022

For and on behalf of  
SHRIRAM GENERAL  
INSURANCE COMPANY  
LIMITED

*Ranjay*



Authorised Signatory

All the amounts mentioned in this policy are in Indian Rupees **GSTIN No. 08AAKCS2509K1Z3**

Note :- Claim intimation after 48 hours will be considered as delayed intimation.

Attached to and forming part of policy number : 106007/51/23/000004

## Shri Group Personal Accident Insurance - Policy Wording

### 1. Preamble

SHRIRAM General Insurance Company Limited (We, Our or Us) will provide the insurance described in this Policy and any endorsements thereto for the Insured Period as defined in this Policy, to the Insured Persons detailed in the Policy Schedule and in reliance upon the statements contained in the Proposal and Declaration Form filled and signed by the Policyholder, which shall be the basis of this Policy and are deemed to be incorporated herein in return for the payment of the required premium when due and compliance with all applicable provisions of this Policy.

The insurance provided under this Policy is only with respect to such and so many of the benefits as are indicated by a specific amount set opposite in the Policy Schedule.

### 2. Operative Clause

The Company hereby agrees subject to the terms and conditions contained herein or endorsed or otherwise expressed hereon to pay the Insured / Insured Person, his/her nominee or the legal representatives, as the case may be, in respect of insured events occurring during the period of insurance stated in the Schedule, in the manner and to the extent set forth in this Policy.

### 3. Coverage

Our liability to make payment to insured person named in the schedule for one or more of the events described from 3.1 to 3.4 below, is limited to the Sum Insured mentioned in each of the respective section (3.1. to 3.4)

Insured Person agree that we shall deduct from any amount we have to pay under 3.1 to 3.4 ,any amount that we have already paid under any of 3.1 to 3.4, so that our total payments do not exceed the Capital Sum Insured under this policy. However, if we become liable to make payment under 3.1 or 3.2, then this insurance will cease as far as insured person named in the schedule are concerned.

#### 3.1. Accidental Death & Disappearance

We will pay the nominee 100% of the sum insured shown under each of the Basic Plan, Basic Plus Plan, Advance Plan or Comprehensive Plan that is selected by Insured Person, if during the Policy Period, insured person named in the schedule meet with any Accidental Bodily Injury, that causes his/her death within 12 Months from the date of such accident and such accident is the sole and direct cause of such death.

We will pay the benefit for Loss of Life during the policy period, if Insured Person's body cannot be located within 365 Days after the forced landing, stranding, sinking or wrecking of a conveyance in which Insured Person was/ were a passenger or as a result of any Acts of God, in which case it shall be deemed, subject to all other terms and provisions of the Policy, that Insured Person shall have suffered loss of life within the meaning of the Policy.

#### 3.2. Permanent Total Disability

We will pay Insured Person 100% of the sum insured shown under Basic Plus Plan, Advance Plan or Comprehensive Plan that is selected by Insured Person, if insured person named in the schedule meet with Accidental Bodily Injury during the Policy Period that causes Permanent Total Disability (shown in the table below) within 12 months from the date of such accident and such accident is the sole and direct cause of such Permanent Total Disability

Table 1

Disability	% of SI
Loss of sight of both the eyes	100 %
Loss of two entire hands or two entire feet	100 %
Loss of one entire hand and one entire foot	100 %

Loss of sight of one eye and loss of one entire foot or hand	100 %
Complete loss of hearing of both ears and complete loss of Speech	100 %
Complete loss of hearing of both ears and loss of one limb	100 %
Complete loss of hearing of both ears and loss of sight of one eye	100 %
Complete loss of speech and loss of one limb	100 %
Complete loss of speech and loss of sight of one eye	100 %

### 3.3. Permanent Partial Disability

If insured person named in the schedule meet with Accidental Bodily Injury during the Policy Period that causes Permanent Partial Disability within 12 months from the date of such accident and such accident is the sole and direct cause of such Permanent Partial Disability, then We will pay the percentage (shown in the table below) of the sums insured shown under each of the Schedule headings Advance Plan and Comprehensive Plan that is selected by the insured, however in case of multiple permanent partial disability maximum payable amount will not be more than 100% of Capital Sum Insured.

Table 2

Nature of Disability	Percentage of Sum Insured Payable
An arm at the shoulder joint	70%
An arm above the elbow joint	65%
An arm beneath the elbow joint	60%
A hand at the wrist	55%
A thumb	20%
An index finger	10%
Any other finger	5%
A leg above mid-thigh	70%
A leg below mid-thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
A foot at the ankle	40%
A large toe	5%
Any other toe	2%
An eye	50%
Hearing of one ear	30%

However, if the insured named in the schedule were already suffering from Permanent Partial Disability before the date he/she met with Accidental Bodily Injury, then the amount We pay will be reduced by that extent as decided by our medical advisors according to the degree of Permanent Partial Disability from which the insured named in the schedule were already suffering.

### 3.4. Temporary Total Disability

If the insured named in the schedule suffers Accidental Bodily Injury during the Policy Period shown under each of the Schedule headings Comprehensive Plan that is selected by the insured which is the sole and direct cause of a temporary disability, which completely prevents the insured person(s) from engaging in his/her respective occupation, then we will make a weekly payment of **1 % of capital sum insured per week, maximum upto Rs 50000/- per week**, subject to:

- 3.4.1. The insured(s)' temporary disablement is certified by a Medical Practitioner/ Physician.
- 3.4.2. We will make the first payment when the insured person(s) named in the schedule satisfy us that the Accidental Bodily Injury has completely prevented the insured person (s) from engaging in his/her occupation.
- 3.4.3. We will stop making payments when We are satisfied that the insured person(s) named in the schedule can engage in his/her occupation again, or when We have made payments for **a maximum period of 100 weeks from the date the insured person(s) met with the Accidental Bodily Injury, whichever is earlier.**

### 3.5. Additional Benefit

#### 3.5.1. Transportation of Mortal Remains

If we have accepted a claim under 3.1 - Accidental Death & Disappearance, for death of the insured named in the schedule, then we will pay towards the actual cost of transporting the remains of the deceased from the place of death to a hospital, cremation ground or burial ground. The amount we pay will be limited to the **lower of Rs. 5,000/- or 2% of the sums insured** shown as under with respect to any one of the plan (**Basic Plan, Basic Plus Plan, Advance Plan or Comprehensive Plan**) that is selected by the insured

#### 3.5.2. Children`s Education Benefit

If we have accepted a claim under either 3.1 - Accidental Death & Disappearance or 3.2 - Permanent Total Disability, then We will make a one-time payment of Rs.5,000/- each child towards the cost of education of up to 2 of the insured's dependent children.

### 3.6. Hospital Confinement Allowance

**(Available only if the schedule shows insured person opted for it)**

If We have accepted a claim under 3.1 to 3.4, then We will pay Rs.1000/- for each complete calendar day, that insured person had to be hospitalized (within or after the policy period) for medical reasons, because of such Accidental Bodily injury. However, the amount We pay under this optional rider cover for each policy period, will be limited to Rs.30, 000/- even if there is more than one claim.

### 3.7. Accidental Hospitalisation Cover

**(Available only if the schedule shows insured person opted for it)**

If during the period of Insurance, insured person, sustains bodily injury resulting from accident during the policy period and is hospitalized, because of such accident, on the advice of a Medical Practitioner as an in-patient for twenty four (24) continuous hours or more, then We will reimburse Insured Person the necessary Usual, Reasonable and Customary In-House Medical Expenses actually incurred by Insured Person, within twelve (12) months from the date of Accidental Injury, up to the Actual Hospitalization Expenses or Sum Insured stated in the schedule under this heading whichever is lower, subject to terms and conditions of this policy

The medical expenses reimbursable would include:

- i. The reasonable charges that insured person named in the schedule necessarily incur on the advice of a Medical Practitioner As an in-patient in a Hospital for accommodation; emergency room, Intensive Care Unit, nursing care; the attention of medically qualified staff; fees of physicians, charges for laboratory test, prescription medicines or drugs therapeutics, anaesthetics (including administration of anaesthetics), transfusions, artificial Limbs or eyes (excluding repair or replacement of these items), x-rays, prosthetic appliances, undergoing Medically Necessary procedures and medical consumables.
- ii. Ambulance charges for carrying insured person from the site of accident to the nearest hospital subject to a limit of Rs. 1000 per claim.

The medical expenses reimbursable would not include:

- i. Any Usual and reasonable In-Hospitalization Medical Expenses before the period of insurance.
- ii. Any claim caused by or arising from or due to Sickness of any and every kind

### 3.8. Medical Expense Reimbursement

**(Available only if the schedule shows insured person opted for it)**

If We have accepted a claim under 3.1 to 3.4, then We will reimburse the costs of necessary medical treatment the insured had to obtain from a Medical practitioner because of the Accidental Bodily Injury the insured met with. However, our payment will be limited to **40% of the value of the claim We accepted under 3.1 to 3.4 or 10% of the 'Capital Sum Insured' or Rs. 5 Lac or the Actual Amount whichever is lower.**

Please note that if Insured Person have opted for both 3.7 and 3.8, then the cover 3.8 - Medical Expense Reimbursement will be operative first and then if required, the claim could be claimed in the cover 3.7 -Accidental Hospitalisation Cover.

### **3.9. Modification of Residential Accommodation and Vehicle**

**(Available only if the schedule shows insured person opted for it)**

In the event of Injury, We will reimburse upto the Sum Insured for covered expenses reasonably incurred to modify the Insured Person's residential accommodation or own vehicle on account of the Insured having suffered Permanent Total Disability subject to the condition that these alterations are necessary as per the advice of treating/ attending Medical Practitioner. Benefit under this section is payable subject to the claim under Permanent Total Disability under the policy becoming admissible. The maximum limit under this section will be Rs. 50,000/- for modification of single residential accommodation / vehicle.

### **4. Words, Phrases with Special Meanings**

The words and phrases listed have special meanings We have set below whenever they appear in this Policy in bold type and initial Capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

#### **4.1 Accident, Accidental**

An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

#### **4.2 Optional Rider Cover**

The benefit under the section 3.6 - Hospital Confinement Allowance, 3.7- Accidental Hospitalisation Cover, 3.8 Medical Expense Reimbursement, and 3.9 Modification of Residential Accommodation and Vehicle are Optional Rider cover and would be available only if the schedule shows insured person named in the schedule has opted and has paid premium for any of such Optional rider cover.

#### **4.3 Capital Sum Insured**

Means the amount stated in the policy schedules such or limited to the specific insurance details in any section of the policy. The capital sum insured shall be subject at all time to the terms and conditions of the policy, including but not limited to the exclusions and any additional limitations noted in the wording of each section.

#### **4.4 Civil War**

Means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

#### **4.5 Condition Precedent**

Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

#### **4.6 Congenital Anomaly**

Congenital Anomaly means a condition which is present since birth, and which is abnormal with reference to form, structure or position.

##### **a) Internal Congenital Anomaly**

Congenital anomaly which is not in the visible and accessible parts of the body

##### **b) External Congenital Anomaly**

Congenital anomaly which is in the visible and accessible parts of the body

#### **4.7 Day Care Centre**

A day care centre means any institution established for day care treatment of illness and/or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under

- \* has qualified nursing staff under its employment;
- \* has qualified medical practitioner/s in charge;
- \* has a fully equipped operation theatre of its own where surgical procedures are carried out;
- \* maintains daily records of patients and will make these accessible to the insurance company's authorized personnel

#### **4.8 Dependent child**

Means a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his/her independent source of income. Further, the age of the child must be between 5 years to 25 years and who shall be unmarried.

#### **4.9 Disclosure to Information Norm**

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.

#### **4.10 Domiciliary Hospitalisation**

Domiciliary hospitalization means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:

- \* the condition of the patient is such that he/she is not in a condition to be removed to a hospital, or
- \* the patient takes treatment at home on account of non availability of room in a hospital.

#### **4.11 Emergency Care**

Emergency care means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.

#### **4.12 Hospital**

A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- \* has qualified nursing staff under its employment round the clock;
- \* has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- \* has qualified medical practitioner(s) in charge round the clock;
- \* has a fully equipped operation theatre of its own where surgical procedures are carried out;
- \* maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

#### **4.13 Hospitalisation**

Hospitalization means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours

#### **4.14 Illness**

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

##### **a) Acute condition -**

Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.

##### **b) Chronic condition -**

A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:



1. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
2. it needs ongoing or long-term control or relief of symptoms
3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
4. it continues indefinitely
5. it recurs or is likely to recur

#### **4.15 Injury/ Bodily injury**

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

#### **4.16 Inpatient Care**

Inpatient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

#### **4.17 Insured**

Means the group, organization, institution, firm, society or body corporate engaged in any trade or business in India on whose name the policy is issued.

#### **4.18 Insured Person**

Means and includes the persons named in the Schedule to the Policy, who have a permanent place of residence in India and for whom the insurance is proposed and appropriate premium paid.

#### **4.19 Insured Event**

Means an event, loss or damage for which the Insured/Insured Person is entitled to benefit/s under the Policy.

#### **4.20 Intensive Care Unit**

Intensive care unit means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

#### **4.21 Limit of indemnity**

Limit of Indemnity represents Our maximum liability to make payment for each and every claim per person and collectively for all persons mentioned in the Schedule during the policy period and in the aggregate for the person(s) named in the schedule during the policy period, and means the amount stated in the Schedule against each Cover and subject to **the limits specified in the Section 3 - Coverage.**

#### **4.22 Medical Advise**

Medical Advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

#### **4.23 Medical expenses**

Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or Medical Practitioner in the same locality would have charged for the same medical treatment.

#### **4.24 Medical Practitioner/ Physician**

Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

#### **4.25 Medically Necessary**

Medically necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which

- i. is required for the medical management of the illness or injury suffered by the insured;
- ii. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- iii. must have been prescribed by a medical practitioner;
- iv. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

#### **4.26 Notification of Claim**

Notification of claim means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

#### **4.27 Nominee**

Nominee means a person designated by insured person to receive the proceeds of this Policy upon death of insured person.

#### **4.28 OPD treatment**

OPD treatment is one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient

#### **4.29 Permanent total Disability**

A disability condition certified by Civil Surgeon of Government Hospital stating the continuous and permanent:

- \* loss of the sight
- \* Loss of hands or feet
- \* loss of hearing
- \* loss of Speech

#### **4.30 Permanent Partial Disability**

A disability condition certified by Civil Surgeon of Government Hospital stating the total and continuous loss or impairment of a body part or sensory organ, with the percentage of disability

#### **4.31 Policy**

Policy document is a legal document which is an evidence of the contract of Insurance between the Proposer/Insured and the Insurer and inter alia, includes the Proposal Form, Declaration Form, the Policy Schedule, Company's covering letter to the Insured, any enrolment forms, endorsements, papers or riders attaching to or forming part hereof, issued either at the inception or during the Policy Period.

#### **4.32 Policy Period/Period of Insurance**

The period between and including the start and end dates shown in the schedule

#### **4.33 Pre-existing Disease/Condition**

Pre-Existing Disease means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and /or were diagnosed, and / or for which medical advice / treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter.

#### **4.34 Proposal and Declaration Form**

The proposal form and other information and documentation supplied to us in considering whether and on what terms to offer this insurance

#### **4.35 Qualified Nurse**

Qualified nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

#### **4.36 Reasonable and Customary Charges**

Reasonable and Customary charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.

#### **Shriram General Insurance Co. Ltd.**

#### **4.37 Renewal**

Renewal means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.

#### **4.38 Room Rent**

Room Rent means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses.

#### **4.39 Surgery or Surgical Procedure**

Surgery or Surgical Procedure means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.

#### **4.40 Schedule**

Means Schedule attached to and forming part of this Policy mentioning the details of the Insured/ Insured Persons, the Sum Insured, the period, coverage and the limits to which benefits under the Policy are subject to.

#### **4.41 Sum Insured**

Means the sum as specified in the Schedule to this Policy against the name of the Insured Person, which sum represents the Our maximum liability for any or all claims under this Policy during the Policy period against the respective benefit(s) for which the sum is mentioned in the Schedule to this Policy.

#### **4.42 Basic Plan**

This cover is available only if the schedule shows insured person named in the schedule has opted for Basic Plan.

Under this cover, the benefits available to Insured Person/ Insured Person's family members are covered under the sections:

- 3.1 - Accidental Death & Disappearance
- 3.5.1 - Transportation of Mortal Remains
- 3.5.2 - Children's Education Benefit

#### **4.43 Basic Plus Plan**

This cover is available only if the schedule shows insured person named in the schedule has opted for Basic Plus Plan.

Under this cover, the benefits available to Insured Person/ Insured Person's family members are covered under the sections:

- 3.1 - Accidental Death & Disappearance
- 3.5.1 - Transportation of Mortal Remains
- 3.5.2 - Children's Education Benefit
- 3.2 - Permanent Total Disability

#### **4.44 Advance Plan**

This cover is available only if the schedule shows insured person named in the schedule has opted for Advance Plan.

Under this cover, the benefits available to Insured Person/ Insured Person's family members are covered under the sections:

- 3.1 - Accidental Death & Disappearance
- 3.5.1 - Transportation of Mortal Remains
- 3.5.2 - Children's Education Benefit
- 3.2 - Permanent Total Disability
- 3.3 - Permanent Partial Disability

#### **4.45 Comprehensive Cover**

This cover is available only if the schedule shows insured person named in the schedule has opted for Comprehensive Cover.

Under this cover, the benefits available to Insured Person/ Insured Person's family members are covered under the sections:

- 3.1 - Accidental Death & Disappearance
- 3.5.1 - Transportation of Mortal Remains
- 3.5.2 - Children's Education Benefit
- 3.2 - Permanent Total Disability
- 3.3 - Permanent Partial Disability

#### **4.46 We, our, US, ours, the company**

Means Shriram General Insurance Company Limited

#### **5. What is not covered (Exclusions)**

We will not pay for any event that arises because of, is caused by, or can in anyway be linked to any of the following.

##### **5.1. Accidental Bodily Injury resulting in Death, Injury or Disablement that insured person named in the schedule meet with:**

- 5.1.1. Through suicide, attempted suicide or self inflicted injury or illness.
- 5.1.2. While under the influence of liquor or drugs.
- 5.1.3. Arising or resulting from the insured person committing any breach of law with criminal intent.
- 5.1.4. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- 5.1.5. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trail runs.
- 5.1.6. As a result of any curative treatments or interventions that insured person carry out or have carried out on insured person body.
- 5.1.7. Arising out of insured person participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.

##### **5.2. Consequential losses of any kind or actual or alleged legal liability.**

##### **5.3. Any injury/disablement/death directly or indirectly arising out of or contributed to any pre-existing condition.**

##### **5.4. Directly or Indirectly caused by Venereal or Sexually transmitted diseases**

##### **5.5. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/ or mutant derivatives or variations thereof however caused.**

**5.6. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.**

**5.7. Payment of compensation in respect of Accidental Death, Disappearance, Injury or Disablement of the Insured person due to or arising out of or directly or indirectly connected with or traceable to: War, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power Seizure, Capture, Arrests, Restraints and Detainment confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.**

**5.8. Nuclear energy, radiation.**

## **6. Conditions**

### **6.1. Reasonable Care**

The Insured/Insured Person shall take all reasonable steps to safeguard the interests of the Insured /Insured Person against accidental loss or damage that may give rise to a claim.

### **6.2. Observance of Terms and Conditions**

The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured / Insured Person, shall be a condition precedent to any liability of the Company to make any payment under this Policy.

### **6.3. Material Change**

The Insured/ Insured Person shall immediately notify the Company by fax or in writing of any material change in the risk or change in business or occupation and cause at his own expense such additional precaution to be taken as circumstances may require to ensure safety thereby containing the circumstances that may give rise to a claim and the Company may adjust the scope of the cover and/or the premium, if necessary, accordingly.

All cover under this Policy shall cease if any alteration be made whereby the risk of damage or injury is increased unless such alteration be agreed to by the Company in writing.

### **6.4. Fraudulent Claims**

If any claim is in any respect fraudulent, or if any false statement or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured /Insured Person or anyone acting on his/her/their behalf to obtain any benefits under the Policy, all benefits under this Policy shall be forfeited. The Company will have the right to reclaim all benefits paid in respect of a claim which is fraudulent as mentioned above under this Condition

### **6.5. No Constructive Notice**

Any knowledge or information of any circumstances or condition in connection with the Insured / Insured Person, in possession of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of the premium.

### **6.6. Notice of Charge**

The Company shall not be bound to take notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy; but the payment by the Company to the insured or his legal representative of any compensation or benefit under the policy shall in all cases be an effectual discharge to the Company. Also the receipt of the Insured / Insured Person, his/her nominee or legal representatives shall in all cases be a full, valid and effectual discharge to the Company.

### **6.7. Special Provisions**

Any special provisions subject to which this Policy has been entered into and endorsed on the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

### **6.8. Overriding Effect**

The terms and conditions contained herein and in the Schedule hereto shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein.

### **6.9. Electronic Transaction**

The Insured /Insured Person agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time. However, the terms of this condition shall not override provisions of any law(s) or statutory regulations including provisions of IRDA regulations for protection of policyholder's interests and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the internet, world wide web, Electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication established by or on behalf of the Company for and in respect of the Policy or its terms or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time. However, the terms of this condition shall not override provisions of any law(s) or statutory regulations including provisions of IRDA regulations for protection of policyholder's interests.

## **6.10. Duty of the Insured / Insured Person on Occurrence of Loss**

On the occurrence of loss within the scope of cover under the Policy, the Insured / Insured Person shall:

- 6.10.1.give written notice with full particulars to the Company immediately. In case of accidental death written notice of the death must, unless reasonable cause is shown,be so given before internment / cremation, and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limb(s), written notice thereof must be given within one calendar month after such loss of sight or amputation
- 6.10.2.proof satisfactory to the Company shall be furnished on all matters upon which a claim is based
- 6.10.3.in the event of death, to make a post-mortem examination of the body of the Insured Person. Such evidence as the Company may from time to time require shall be furnished within the space of fourteen days after demand in writing.
- 6.10.4.in the event of a claim in respect of loss of sight,the Insured Person shall undergo at the Insured's expense such operation or treatment as the Company may reasonably deem desirable
- 6.10.5.any Medical or other agent of the Company shall be allowed to examine the Insured Person on the occasion of any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the Company
- 6.10.6.allow the Medical Practitioner or any agent of the Company to inspect the medical and hospitalisation records and to examine the Insured/Insured Person
- 6.10.7.assist and not hinder or prevent the Company or any of its agents in pursuance of their duties In case the Insured / Insured Person does not comply with the provisions of this clause or other obligations cast upon the Insured / Insured Person under this Policy or in any of the Policy documents, all benefit under the Policy shall be forfeited,at the option of the Company.

## **6.11. Claim Documentation**

The Insured / Insured Person, his/her nominee or the legal representative as the case may be, is required to submit the following documents while lodging a claim under the Policy:

In case of Personal Accident Death claims

- a. FIR from police authorities wherever necessary (in case of accidents outside residence)
- b. Death Certificate from the Municipal Authorities
- c. Post Mortem Report
- d. Any other document as may be required by the Company

In case of Disappearance claims

- a. No Trace Report from Police
- b. Any other document as may be required by the Company

In case of Personal Accident Disability claims

- a. FIR from police authorities wherever necessary (in case of accidents outside residence)

b. Medical Certificate from the attending Medical Practitioner for the injury indicating the extent of disability

c. Hospital Medical Records

d. Any other document as may be required by the Company The Insured / Insured Person shall forward to the Company forthwith every written notice or information of any verbal notice of claim and shall send to the Company any writ, summons or other legal process issued or commenced against the Insured / Insured Person and shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings. The Insured / Insured Person shall not incur any expenses in making good any claim without the written consent of the Company and shall not negotiate, pay, settle, admit or repudiate any claim without such consent

## **6.12. Right to Inspect**

If required by the Company, an agent/representative of the Company including a Physician appointed in that behalf shall in case of any loss or any circumstances that have given rise to a claim to the Insured/Insured Person be permitted at all reasonable times to examine into the circumstances of such loss. The Insured /Insured Person shall on being required so to do by the Company produce all relevant documents relating to or containing reference relating to the loss or such circumstance in his/her possession including presenting himself for examination and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain the correctness thereof or the liability of the Company under this Policy.

## **6.13. Position After a Claim**

All sums payable hereunder shall be payable in the case of -

- 4.1.1 Accidental death & Disappearance or permanent total disablement, only after deleting by an endorsement the name of the Insured Person in respect of whom such sum shall become payable without any refund of premium;
- 4.1.2 permanent partial disablement, only after reduction of Capital Sum Insured, by an endorsement, by the amount admissible under the claim in respect of the Insured Person in respect of whom such sum shall become Payable; and
- 4.1.3 temporary total disablement upon termination of such disablement

## **6.14. Forfeiture of Claims**

If any claim is made and rejected and no court action or suit commenced within 12 months after such rejection or, in case of arbitration taking place as provided herein, within 12 calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited.

## **6.15. Currency of Payment**

All claims shall be payable in India in Indian Rupees only. No sum payable under this Policy shall carry interest.

## **6.16. Arbitration clause**

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/ difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act,1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

## **6.17. Renewal**

This Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to Us on or before the date of expiry of the Policy or of the subsequent renewal thereof. However We shall not be bound to give notice that such renewal premium is due.

## 6.18. Cancellation

We may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact by sending notice in writing by Registered A/D to Insured Person at Insured Person's last known address at least 15 days in advance in which case We shall refund pro-rata premium for the unexpired portion of the policy on the date of cancellation, provided no claim has occurred upto the date of cancellation.

The Insured may also give 15 days" notice in writing, to the Company, for the cancellation of this policy, in which case the Company shall retain the premium for the period this Policy has been in force at the Company's short period scales

Period on risk	% of Annual Premium refunded
Upto 1 month	75 %
Exceeding 1 month and upto 3 months	50 %
Exceeding 3 months and upto 6 months	25 %
Exceeding 6 months	NIL

6.18.1. Insurance in respect of an Insured Person shall immediately terminate at the earliest of the following dates:

- a) The date that the Policy is terminated;
- b) The date that the Capital Sum Insured is paid for covered loss

6.18.2. In the event that the initial premium payable is not paid and realised, this Policy shall be deemed to be void from the intended Policy Effective Date.

## 6.19. Revision/ Modification of the policy

There is a possibility of revision/ modification of terms, conditions, coverage's and/or premiums of this product at any time in future, with appropriate approval from IRDAI. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

## 6.20. Change in Nomination

The insured can change the nominee to whom such payment is to be made at any time during the Policy Period, provided that such change shall only be effective when the insured has notified us and We have recorded the change by an endorsement to this effect.

## 6.21. Territorial Limits

6.21.1. This policy cover Accidental Bodily Injury sustained during the Policy Period anywhere in the world except the above Accidental Hospitalisation Cover and Medical Expenses subject to the travel and other restrictions that the Indian Government may impose), but We will only make payment within India and in Indian Rupees.

6.21.2. For Accidental Hospitalisation claim, the hospitalisation expenses incurred only in India would be covered and We

shall make payment in Indian Rupees only.

## 7. Grievance Redressal Procedure

Welcome to Shriram General Insurance and Thank You for choosing us as your insurer.



Jurisdiction Office	Office Addresses
Gujarat , Dadra & Nagar Haveli, Daman and Diu	Insurance Ombudsman Office of the Insurance Ombudsman 2nd Floor, Ambica House,Nr. C.U.Shah College,5, Navyug Colony, Ashram Road, <b>AHMEDABAD</b> - 380 014 Tel. 079- 27546150/139, Fax: 079-27546142 E-mail: bimalokpal.ahmedabad@gbic.co.in
Karnataka	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar Ist Phase, <b>BENGALURU</b> - 560 078 Tel. 080 - 26652048 / 49 E-Mail: bimalokpal.bengaluru@gbic.co.in
Madhya Pradesh & Chhattisgarh	Insurance Ombudsman, Office of the Insurance Ombudsman JanakVihar Complex,2 nd floor, 6, Malviya Nagar, Opp. Airtel Office,Near New Market, <b>BHOPAL</b> - 462 003 Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpal.bhopal@gbic.co.in
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2nd floor, Batra Building, Sector 17-D , <b>CHANDIGARH</b> - 160 017 Tel.: 0172-2706196 / 2706468, Fax: 0172-2708274 E-mail: bimalokpal.chandigarh@gbic.co.in
Orissa	Insurance Ombudsman, Office of the Insurance Ombudsman 62, Forest Park, <b>BHUBANESHWAR</b> - 751 009 Tel.0674-2596461 / 2596455, Fax - 0674-2596429 E-mail: bimalokpal.chandigarh@gbic.co.in
Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot,Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	Insurance Ombudsman, Office of the Insurance Ombudsman 6th Floor , Jeevan Bhawan, Phase II, Nawal Kishore Rd. Hazratganj, <b>LUCKNOW</b> - 226 001 Tel.:0522- 2231330 / 31, Fax: 0522-2231310 E-mail: bimalokpal.lucknow@gbic.co.in
Delhi	Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Building. Asaf Ali Road, <b>NEW DELHI</b> - 110 002 Tel. 011-23239633 / 23237532, Fax: 011-23230858 E-mail: bimalokpal.dehli@gbic.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe , S. V. Road, Santacruz (W), <b>MUMBAI</b> - 400 054 Tel: 022-26106552 / 26106960, Fax: 022-26106052 E-mail: bimalokpal.mumbai@gbic.co.in
West Bengal, Sikkim, Andaman & Nicobar Islands.	Insurance Ombudsman, Office of the Insurance Ombudsman Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, <b>KOLKATA</b> - 700 072 Tel.: 033 - 22124339 / 22124340, Fax: 033-22124341 E-mail : bimalokpal.kolkata@gbic.co.in
Kerala , Lakshadweep, Mahe-a part of Pondicherry	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, <b>ERNAKULAM</b> - 682 015 Tel.: 0484 - 2358759 / 2359338, Fax:0484-2359336 E-mail: bimalokpal.ernakulam@gbic.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5th Floor, Nr. Panbazar Overbridge , S.S. Road, <b>GUWAHATI</b> - 781 001 (ASSAM) Tel. : 0361-2132204 / 2132205, Fax:0361-2732937 E-mail: bimalokpal.guwahati@gbic.co.in

Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1 st floor, "Moin Court", Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, <b>HYDERABAD</b> - 500004 Tel.: 040 - 65504123 / 23312122, Fax: 040-23376599 E-mail: bimalokpal.hyderabad@gbic.co.in
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court , 4th Floor, 453, Anna Salai, Teynampet, <b>CHENNAI</b> - 600 018 Tel. 044-24333668 / 24335284, Fax: 044-24333664 E-mail: bimalokpal.chennai@gbic.co.in
Rajasthan	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, <b>JAIPUR</b> - 302 005 Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@gbic.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	Insurance Ombudsman Office of the Insurance Ombudsman <b>NOIDA</b> Email: bimalokpal.noida@gbic.co.in
Bihar, Jharkhan	Insurance Ombudsman Office of the Insurance Ombudsman <b>PATNA</b> Email: bimalokpal.patna@gbic.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, <b>PUNE</b> - 411 030. Tel.: 020 - 32341320 Email: bimalokpal.pune@gbic.co.in

**DATE:** 23/12/2022

**PLACE:** ALWAR

All the amounts mentioned in this policy are in Indian Rupees

Note :- Claim intimation after 48 hours will be considered as delayed intimation.

For and on behalf of  
SHRIRAM GENERAL  
INSURANCE  
COMPANY LIMITED



Authorised  
Signatory



**TAX INVOICE**

INVOICE NO : 1060075123000004

INVOICE DATE : 28-12-2022

**Shriram General Insurance Company Limited.**

IRDA Reg No: 137

CIN NO : U66010RJ2006PLC029979

GSTIN No : 08AAKCS2509K1Z3

<b>Branch :</b>	ALWAR
<b>Address :</b>	SHRI SAVARIYA TOWER,6KAILASH COLONY, BHAGAT SINGH CIRCLE,ALWAR ALWAR RAJASTHAN 301001

**INSURED DETAILS:**

<b>Policy Number :</b>	106007/51/23/000004
<b>Insured's Name :</b>	M/SMAHARAJA AGRASEN T.T. COLLAGE - GSTIN NO: N.A
<b>Address :</b>	R/O KHORKI ROAD NAGARBHARATPUR BHARATPUR BHARATPUR RAJASTHAN 321205

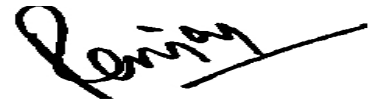
**INVOICE DETAILS :**

Item Description :SHRI GROUP PERSONAL ACCIDENT -UIN NO :SGLPAIPI8047V011718 -SAC CODE :997133

<u>Particulars</u>	<u>Rate</u>	<u>Amount</u>
TOTAL PREMIUM	-	44034
SGST/UTGST	9%	3963.00
CGST	9%	3963.00
TOTAL AMOUNT		51960.00 INDIAN RUPEES Fifty One Thousand Nine Hundred Sixty Rupee(s) Only.

Amount of TAX subject to Reverse Charge

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SIGNATURE OF AUTHORISED PERSON

"We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48 of the CGST Rules 2017, we are not required to prepare an invoice in terms of the provisions of the said sub-rule."

" For NEFT/RTGS/IMPS or any other online payment kindly visit our website " [www.shriramgi.com](http://www.shriramgi.com) "