

SHRIRAM GENERAL INSURANCE COMPANY LIMITED E-8, EPIP, SITAPURA INDUSTRIAL AREA, JAIPUR, **RAJASTHAN - 302022**

CONTACT (TOLL FREE): 1800 180 7474 / 1800 300 30000

M/S.MAHARAJA AGRASEN T.T. **COLLAGE**

R/O KHORKI ROAD NAGAR

BHARATPUR

RJ

321205

9413112670

Subject: SHRI GROUP PERSONAL ACCIDENT Policy Number 106007/48/22/000126 with Risk Start Date 07-OCT-21.

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 GROUP PERSONAL ACCIDENT policy bearing policy number 106007/48/22/000126 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 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

Place: ALWAR

Date: 08/10/2021

Note :- Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD

considered as delayed intimation.

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Aimer order No. F7(77)Gen/2021/Part-l/9239 dated 19/07/2021.

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

Authorised Signatory





SHRI GROUP PERSONAL ACCIDENT POLICY SCHEDULE

Shri Group Personal Accident Insurance - UIN NO. SGLPAGP21478V022021 - SAC Code. 997133

Policy No. 106007/48/22/000126 Prev.Policy No.

Cover Note No. : MI2112095 Cover Note Date : 07/10/2021

Insured's Code : 133972248 Issue Office code : 106007

Issue Office Name: ALWAR : M/S.MAHARAJA AGRASEN T.T. Insured's Name

COLLAGE

Address : R/O KHORKI ROAD NAGAR Address : SHRI SAVARIYA TOWER,6

> **BHARATPUR** KAILASH COLONY, **BHARATPUR RAJASTHAN 321205 BHAGAT SINGH**

CIRCLE, ALWAR

ALWAR RAJASTHAN 301001 : 9413112670 / 7821824361 / 7821824362 / / Tel. /Fax /Email Tel. /Fax /Email

sgi.alwar@shriramgi.com

Dev.Officer : NA000001266 Agent Details : BA0000002823 Mrs. VANDANA / /

Contact No: 9950850806

Period of Insurance : From 00:00 on 07/10/2021 To Midnight of 06/10/2022

Collection No & Dt : CHQ 1077007646 - 08/10/2021

Gross Premium 33,049 STax:0 GST: 5948 Cess: 0 Stamp Duty 50 Total: 38,997

Co-insurance Details: NIL

Number of persons covered 325

Total Sum Insured 162500000

Details of Insured Persons:

Sr. No.	Emp No./ ID No.	Name	Age	Sex	Section/Cover	Sum Insured
1	1	ANISHA	19	F	Personal Accident Benefits	5,00,000
2	2	ARTI	18	F	Personal Accident Benefits	5,00,000
3	3	BHARTI	19	F	Personal Accident Benefits	5,00,000
4	4	CHIRAG GUPTA	18	М	Personal Accident Benefits	5,00,000
5	5	CHITARA PRABHA AVASTHI	18	F	Personal Accident Benefits	5,00,000
6	6	DANSINGH	19	М	Personal Accident Benefits	5,00,000
7	7	DEVENDRA	20	М	Personal Accident Benefits	5,00,000
8	8	DEVENDRA SINGH	17	М	Personal Accident Benefits	5,00,000
9	9	GOVIND SINGH	18	М	Personal Accident Benefits	5,00,000
10	10	HIMANSHI	19	F	Personal Accident Benefits	5,00,000
11	11	JITENDRA SINGH	24	М	Personal Accident Benefits	5,00,000
12	12	JYOTI	18	F	Personal Accident Benefits	5,00,000
13	13	KHUSHBU YADAV	18	F	Personal Accident Benefits	5,00,000
14	14	LAXMI DEVI	20	F	Personal Accident Benefits	5,00,000
15	15	LOKESH KUMAR MEENA	19	М	Personal Accident Benefits	5,00,000
16	16	MAMTA	16	F	Personal Accident Benefits	5,00,000
17	17	MANASVI MATHURIYA	18	F	Personal Accident Benefits	5,00,000
18	18	MANEESHA	18	F	Personal Accident Benefits	5,00,000
19	19	MEGHA MEENA	17	F	Personal Accident Benefits	5,00,000
20	20	MONISHA DUBEY	19	F	Personal Accident Benefits	5,00,000
21	21	MS. NATASHA	18	F	Personal Accident Benefits	5,00,000

Place: ALWAR

08/10/2021

Date:

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22	22	NEELAM	19	F	Personal Accident Benefits	5,00,000
23	23	NEETU MEENA	17	M	Personal Accident Benefits	5,00,000
24	24	POOJA YADAV	17	F	Personal Accident Benefits	5,00,000
25	25	POONAM	18	F	Personal Accident Benefits	5,00,000
23	20	CHAUDHARY	10	Ι'	Tersonal Accident Benefits	3,00,000
26	26	PRIYANKA	19	F	Personal Accident Benefits	5,00,000
27	27	RAVI	18	М	Personal Accident Benefits	5,00,000
28	28	SANDHYA FAUJDAR	18	F	Personal Accident Benefits	5,00,000
29	29	SANTOSH	16	F	Personal Accident Benefits	5,00,000
30	30	SHIVANI AVASTHI	16	F	Personal Accident Benefits	5,00,000
31	31	SIKANDAR MEENA	18	М	Personal Accident Benefits	5,00,000
32	32	SONU	20	М	Personal Accident Benefits	5,00,000
33	33	VED PRAKASH SAINI	19	М	Personal Accident Benefits	5,00,000
34	34	AASHI KHANDELWAL	19	F	Personal Accident Benefits	5,00,000
35	35	ANJNA	19	F	Personal Accident Benefits	5,00,000
36	36	ATUL KUMAR	24	М	Personal Accident Benefits	5,00,000
37	37	AVDHESH KUMAR	24	М	Personal Accident Benefits	5,00,000
38	38	BANTI	19	М	Personal Accident Benefits	5,00,000
39	39	BHARTI YADAV	19	F	Personal Accident Benefits	5,00,000
40	40	DHARMENDRA SINGH	2	М	Personal Accident Benefits	5,00,000
41	41	GARIMA	18	F	Personal Accident Benefits	5,00,000
42	42	HARISH YADAV	27	М	Personal Accident Benefits	5,00,000
43	43	JITENDRA SINGH	29	М	Personal Accident Benefits	5,00,000
44	44	KAVITA MEENA	23	F	Personal Accident Benefits	5,00,000
45	45	KESAV DEV	19	М	Personal Accident Benefits	5,00,000
46	46	KHUSHBU	19	F	Personal Accident Benefits	5,00,000
47	47	KIRODI LAL MEENA	18	M	Personal Accident Benefits	5,00,000
48	48	KOMAL	20	F	Personal Accident Benefits	5,00,000
49	49	KULDEEP	19	F	Personal Accident Benefits	5,00,000
50	50	LAXMI PATEL	21	F	Personal Accident Benefits	5,00,000
51	51	MANEESHA KUMARI	20	F	Personal Accident Benefits	5,00,000
52	52	MANISH YADAV	22	М	Personal Accident Benefits	5,00,000
53	53	MEENAL	20	F	Personal Accident Benefits	5,00,000
54	54	MOHIM KHAN	20	М	Personal Accident Benefits	5,00,000
55	55	NISHA SHARMA	18	F	Personal Accident Benefits	5,00,000
56	56	OMENDRA SINGH	19	М	Personal Accident Benefits	5,00,000
57	57	RAHUL GURJAR	19	M	Personal Accident Benefits	5,00,000
58	58	RAKESH KUMAR PARGI	22	М	Personal Accident Benefits	5,00,000
59	59	RAMESH CHAND	19	M	Personal Accident Benefits	5,00,000
60	60	RANJANA KUMARI	20	F	Personal Accident Benefits	5,00,000
61	61	RINKEY BAGHEL	25	F	Personal Accident Benefits	5,00,000
62	62	SAJID KHAN	17	M	Personal Accident Benefits	5,00,000
63	63	SATVEER SINGH POSHWAL	22	М	Personal Accident Benefits	5,00,000
64	64	TARUN KUMAR	20	М	Personal Accident Benefits	5,00,000
65	65	VAISHALI KHANDELWAL	17	F	Personal Accident Benefits	5,00,000
66	66	VIMAL KUMAR SHARMA	18	М	Personal Accident Benefits	5,00,000
67	67	VISHNU GURJAR	21	M	Personal Accident Benefits	5,00,000
68	68	VIVEK YADAV	18	М	Personal Accident Benefits	5,00,000

Place: ALWAR

Date: 08/10/2021

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69	69	CHANCHAL DEVI	21	F	Personal Accident Benefits	5,00,000
70	70	JITESH KUMAR GUPTA	19	M	Personal Accident Benefits	5,00,000
71	71	KHUSHABU MITTAL	18	F	Personal Accident Benefits	5,00,000
72	72	NIDHI KHANDELWAL	19	F	Personal Accident Benefits	5,00,000
73	73	PREETI YADAV	20	F	Personal Accident Benefits	5,00,000
74	74	RAVITA RAWAT	19	F	Personal Accident Benefits	5,00,000
75	75	SARITA	20	F	Personal Accident Benefits	5,00,000
76	76	SAROJ KUMARI	21	F	Personal Accident Benefits	5,00,000
77	77	SHAKSHI KHANDELWAL	20	F	Personal Accident Benefits	5,00,000
78	78	SHIVANI GUPTA	20	F	Personal Accident Benefits	5,00,000
79	79	URVASHI	21	F	Personal Accident Benefits	5,00,000
80	80	AAKIB	22	M	Personal Accident Benefits	5,00,000
81	81	AARTI KIRAD	23	F	Personal Accident Benefits	5,00,000
82	82	ABHISHEK CHOUDHARY	21	M	Personal Accident Benefits	5,00,000
83	83	AJAY SINGH	22	M	Personal Accident Benefits	5,00,000
84	84	AJAY SINGH	21	M	Personal Accident Benefits	5,00,000
85	85	ALKA	21	F	Personal Accident Benefits	5,00,000
86	86	AMAN KUMAR	21	M	Personal Accident Benefits	5,00,000
87	87	AMBIKA SHARMA	21	F	Personal Accident Benefits	5,00,000
88	88	AMIT	29	M	Personal Accident Benefits	5,00,000
89	89	ANIL KUMAR	22	M	Personal Accident Benefits	5,00,000
90	90	ANJU KUMARI	20	F	Personal Accident Benefits	5,00,000
91	91	ANUBHAV SHARMA	21	M	Personal Accident Benefits	5,00,000
92	92	ARPIT KUMAR JAIN	24	M	Personal Accident Benefits	5,00,000
93	93	ARTI RAJANA	21	F	Personal Accident Benefits	5,00,000
94	94	ASHOK MEENA	22	M	Personal Accident Benefits	5,00,000
95	95	BABEETA DEVI	23	F	Personal Accident Benefits	5,00,000
96	96	BALVESH	22	M	Personal Accident Benefits	5,00,000
97	97	BANBARI SINGH	20	M	Personal Accident Benefits	5,00,000
98	98	BAVITA MEENA	27	F	Personal Accident Benefits	5,00,000
99	99	BHAG CHAND TIWARI	24	M	Personal Accident Benefits	5,00,000
100	100	BHAGAT SINGH	22	М	Personal Accident Benefits	5,00,000
101	101	BHARTI MEENA	22	F	Personal Accident Benefits	5,00,000
102	102	BHAVNA SHARMA	20	F	Personal Accident Benefits	5,00,000
103	103	BHEEM PRAKASH	23	М	Personal Accident Benefits	5,00,000
104	104	BHOLARAM YADAV	23	М	Personal Accident Benefits	5,00,000
105	105	CHANCHAL	20	F	Personal Accident Benefits	5,00,000
106	106	CHANCHAL CHAUHAN	24	F	Personal Accident Benefits	5,00,000
107	107	CHANCHAL KUMARI	25	F	Personal Accident Benefits	5,00,000
108	108	CHANDAN SINGH	27	М	Personal Accident Benefits	5,00,000
109	109	CHETNA KHANDELWAL	20	F	Personal Accident Benefits	5,00,000
110	110	CHIRAG KHANDELWAL	21	М	Personal Accident Benefits	5,00,000
111	111	DEEPA	23	F	Personal Accident Benefits	5,00,000
112	112	DEVKARAN	22	М	Personal Accident Benefits	5,00,000
113	113	DIGAMBER SINGH	27	М	Personal Accident Benefits	5,00,000
114	114	DINESH	22	М	Personal Accident Benefits	5,00,000
115	115	DIVYA SHARMA	20	F	Personal Accident Benefits	5,00,000

Place: ALWAR

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116	116	GOPAL	22	M	Personal Accident Benefits	5,00,000
117	117	GOPAL	28	M	Personal Accident Benefits	5,00,000
		CHOUDHARY				, ,
118	118	GOPAL KHANDELWAL	20	M	Personal Accident Benefits	5,00,000
119	119	GOPAL PHERA	22	M	Personal Accident Benefits	5,00,000
120	120	GUDDAN KUMARI	20	F	Personal Accident Benefits	5,00,000
121	121	GUDDI BAI	24	F	Personal Accident Benefits	5,00,000
122	122	GUDDI KUMARI MEENA	19	F	Personal Accident Benefits	5,00,000
123	123	HARGOVIND	26	М	Personal Accident Benefits	5,00,000
124	124	HARIOM SINGH	21	М	Personal Accident Benefits	5,00,000
125	125	HEM LATA SAINI	24	F	Personal Accident Benefits	5,00,000
126	126	HEMLATA	22	F	Personal Accident Benefits	5,00,000
127	127	HITESH KUMAR MEENA	28	М	Personal Accident Benefits	5,00,000
128	128	JAGADEESH	24	М	Personal Accident Benefits	5,00,000
129	129	JAGAT SINGH	22	М	Personal Accident Benefits	5,00,000
130	130	JAGVEER	26	М	Personal Accident Benefits	5,00,000
131	131	JANGI	22	М	Personal Accident Benefits	5,00,000
132	132	JAVED KHAN	22	М	Personal Accident Benefits	5,00,000
133	133	JEETENDRA SINGH	21	М	Personal Accident Benefits	5,00,000
134	134	JEETU KIRAD	22	М	Personal Accident Benefits	5,00,000
135	135	KAJAL FAUJDAR	21	F	Personal Accident Benefits	5,00,000
136	136	KAJAL KHANDELWAL	21	F	Personal Accident Benefits	5,00,000
137	137	KHADAN SINGH MEENA	24	М	Personal Accident Benefits	5,00,000
138	138	KHUSHBU KHANDELWAL	21	F	Personal Accident Benefits	5,00,000
139	139	KIRTI SHARMA	24	F	Personal Accident Benefits	5,00,000
140	140	KOMAL	25	F	Personal Accident Benefits	5,00,000
141	141	KRISHNA	22	М	Personal Accident Benefits	5,00,000
142	142	KUNDAN SINGH	27	М	Personal Accident Benefits	5,00,000
143	143	KUWAR TEEKENDRA SINGH KUNTAL	20	М	Personal Accident Benefits	5,00,000
144	144	LAXMI KUMARI	21	F	Personal Accident Benefits	5,00,000
145	145	LAXMI NARAYAN	25	М	Personal Accident Benefits	5,00,000
146	146	LOKESH KUMAR GURJAR	26	М	Personal Accident Benefits	5,00,000
147	147	MADHU	22	F	Personal Accident Benefits	5,00,000
148	148	MADHU DEVI	22	F	Personal Accident Benefits	5,00,000
149	149	MAHBOOV KHAN	27	М	Personal Accident Benefits	5,00,000
150	150	MAHESH POSWAL	20	М	Personal Accident Benefits	5,00,000
151	151	MANISHA	21	F	Personal Accident Benefits	5,00,000
152	152	MANJANA FAUJDAR	22	F	Personal Accident Benefits	5,00,000
153	153	MOHANSHYAM	21	М	Personal Accident Benefits	5,00,000
154	154	MONIKA SHARMA	21	F	Personal Accident Benefits	5,00,000
155	155	MUKESH CHANDRA DINDOR	24	М	Personal Accident Benefits	5,00,000
156	156	NARENDRA SINGH	20	М	Personal Accident Benefits	5,00,000
157	157	NARESH KUMAR	36	М	Personal Accident Benefits	5,00,000
158	158	NEHA DEVI AGRWAL	25	F	Personal Accident Benefits	5,00,000
159	159	NEHA KUMARI	21	F	Personal Accident Benefits	5,00,000

Place: ALWAR

Date: 08/10/2021

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160	160	NEHA KUMARI	21	F	Personal Accident Benefits	5,00,000
161	161	NEM SINGH	21	М	Personal Accident Benefits	5,00,000
162	162	NISHA CHAUHAN	21	F	Personal Accident Benefits	5,00,000
163	163	NISHESH	22	М	Personal Accident Benefits	5,00,000
164	164	PANKAJ KUMAR	25	М	Personal Accident Benefits	5,00,000
165	165	PARASHRAM	23	М	Personal Accident Benefits	5,00,000
		RAJANA				
166	166	PARESH KHANDELWAL	21	М	Personal Accident Benefits	5,00,000
167	167	PINTU YADAV	22	M	Personal Accident Benefits	5,00,000
168	168	POOJA	22	F	Personal Accident Benefits	5,00,000
169	169	POOJA KUMARI GUPTA	25	F	Personal Accident Benefits	5,00,000
170	170	POOJA YADAV	21	M	Personal Accident Benefits	5,00,000
171	171	POONAM KUMARI	22	F	Personal Accident Benefits	5,00,000
172	172	PRAGYA KUMARI	23	F	Personal Accident Benefits	5,00,000
173	173	PREETI	21	F	Personal Accident Benefits	5,00,000
174	174	PREETI	23	F	Personal Accident Benefits	5,00,000
175	175	PREETI JAGIND	22	F	Personal Accident Benefits	5,00,000
176	176	PRIYANKA KUMARI	19	F	Personal Accident Benefits	5,00,000
177	177	RACHNA AVASTHI	21	F	Personal Accident Benefits	5,00,000
178	178	RADHA KUMARI	22	F	Personal Accident Benefits	5,00,000
179	179	RADHE LAL	38	M	Personal Accident Benefits	5,00,000
180	180	RAHUL	20	M	Personal Accident Benefits	5,00,000
181	181	RAHUL JATAV	23	M	Personal Accident Benefits	5,00,000
182	182	RAHUL KUMAR GUPTA	23	М	Personal Accident Benefits	5,00,000
183	183	RAM GOPAL MEENA	24	М	Personal Accident Benefits	5,00,000
184	184	RAMAN SINGH	22	М	Personal Accident Benefits	5,00,000
185	185	RAMAVTAR	22	M	Personal Accident Benefits	5,00,000
186	186	RAMAVTAR JATAV	21	M	Personal Accident Benefits	5,00,000
187	187	RAMESHWAR	1	М	Personal Accident Benefits	5,00,000
188	188	RAMMOHAN SINGH	20	М	Personal Accident Benefits	5,00,000
189	189	RAMOTAR SINGH	20	М	Personal Accident Benefits	5,00,000
190	190	RAVEENA KUMARI	23	F	Personal Accident Benefits	5,00,000
191	191	RAVI KUMAR MEENA	22	M	Personal Accident Benefits	5,00,000
192	192	RAVI PRASAD SAINI	26	М	Personal Accident Benefits	5,00,000
193	193	RAVINA	20	F	Personal Accident Benefits	5,00,000
194	194	RAVINDRA	26	М	Personal Accident Benefits	5,00,000
195	195	REENA GURJAR	23	F	Personal Accident Benefits	5,00,000
196	196	REKHA KUMARI	21	F	Personal Accident Benefits	5,00,000
197	197	ROHITASH YADAV	21	М	Personal Accident Benefits	5,00,000
198	198	SAGAR	20	М	Personal Accident Benefits	5,00,000
199	199	SAGAR SONI	22	М	Personal Accident Benefits	5,00,000
200	200	SAHJAD	27	М	Personal Accident Benefits	5,00,000
201	201	SANDHAYA CHAUHAN	22	F	Personal Accident Benefits	5,00,000
202	202	SANJAY KUMAR VERMA	21	M	Personal Accident Benefits	5,00,000
203	203	SAPNA	23	F	Personal Accident Benefits	5,00,000
204	204	SAPNA KUMARI	25	F	Personal Accident Benefits	5,00,000
205	205	SARITA DEVI	24	F	Personal Accident Benefits	5,00,000
206	206	SARITA MEENA	23	F	Personal Accident Benefits	5,00,000

Place: ALWAR Date:

08/10/2021

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207	207	SATVEER SINGH	23	М	Personal Accident Benefits	5,00,000
		RAJANA				
208	208	SAURABH KUMAR	21	M	Personal Accident Benefits	5,00,000
209	209	SHIVANI KATARA	20	F	Personal Accident Benefits	5,00,000
210	210	SHIVANI KHANDELWAL	24	F	Personal Accident Benefits	5,00,000
211	211	SHRIBHAN	19	M	Personal Accident Benefits	5,00,000
212	212	SHUBHAM KUMAR MEENA	19	М	Personal Accident Benefits	5,00,000
213	213	SONOO	25	М	Personal Accident Benefits	5,00,000
214	214	SUBHASH CHAND	21	М	Personal Accident Benefits	5,00,000
215	215	SUBODH KUMAR MEENA	25	М	Personal Accident Benefits	5,00,000
216	216	SUNEEL KUMAR	24	М	Personal Accident Benefits	5,00,000
217	217	SUNIL KUMAR MEENA	26	М	Personal Accident Benefits	5,00,000
218	218	SUPEETA KUMARI	22	F	Personal Accident Benefits	5,00,000
219	219	SUSHEEL	21	F	Personal Accident Benefits	5,00,000
220	220	TALIM KHAN	21	М	Personal Accident Benefits	5,00,000
221	221	TARESH KUMAR	28	М	Personal Accident Benefits	5,00,000
222	222	TEKENDRA RANA	22	М	Personal Accident Benefits	5,00,000
223	223	THAN SINGH	23	М	Personal Accident Benefits	5,00,000
224	224	TWINKAL	20	F	Personal Accident Benefits	5,00,000
225	225	UJALA KUMARI	20	F	Personal Accident Benefits	5,00,000
226	226	UPADHYAY KARUNA SUBHASH	26	F	Personal Accident Benefits	5,00,000
227	227	VIJAY SINGH	21	M	Personal Accident Benefits	5,00,000
228	228	VIKAS KHANDELWAL	20	M	Personal Accident Benefits	5,00,000
229	229	VIKAS SHARMA	20	М	Personal Accident Benefits	5,00,000
230	230	VIKRAM SINGH	23	М	Personal Accident Benefits	5,00,000
231	231	VIKRAM SINGH TANWAR	20	M	Personal Accident Benefits	5,00,000
232	232	VISHAL RATHOR	22	М	Personal Accident Benefits	5,00,000
233	233	VISHNU SINGH	21	М	Personal Accident Benefits	5,00,000
234	234	VISHVENDRA SINGH	21	М	Personal Accident Benefits	5,00,000
235	235	YOGITA	21	F	Personal Accident Benefits	5,00,000
236	236	AMIT KUMAR MEENA	16	M	Personal Accident Benefits	5,00,000
237	237	ANJALI	18	F	Personal Accident Benefits	5,00,000
238	238	BHARTI BAI	18	F	Personal Accident Benefits	5,00,000
239	239	CHANCHAL MEENA	18	F	Personal Accident Benefits	5,00,000
240	240	DEEKSHA SHARMA	17	F	Personal Accident Benefits	5,00,000
241	241	DEEPAK KUMAR	17	М	Personal Accident Benefits	5,00,000
242	242	GHAN SHYAM SINGH	19	М	Personal Accident Benefits	5,00,000
243	243	GULSHAN SAINI	17	М	Personal Accident Benefits	5,00,000
244	244	HARI DUTT LAWANIYA	18	М	Personal Accident Benefits	5,00,000
245	245	HARKESH SINGH	17	М	Personal Accident Benefits	5,00,000
246	246	HIMANSHU GUPTA	18	М	Personal Accident Benefits	5,00,000
247	247	KAJAL	19	F	Personal Accident Benefits	5,00,000
248	248	KIRTI MEENA	20	F	Personal Accident Benefits	5,00,000
249	249	KOMAL MEENA	18	F	Personal Accident Benefits	5,00,000
250	250	KRISHN PAL	23	M	Personal Accident Benefits	5,00,000

Place: ALWAR

Date: 08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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

Note:- Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD. considered as delayed intimation. For and on behalf of







251	251	KUMKUM MINA	17	F	Personal Accident Benefits	5,00,000
252	252	LALIT CHAUDHARY	18	M	Personal Accident Benefits	5,00,000
253	253	LALU PRASAD	17	М	Personal Accident Benefits	5,00,000
254	254	LOVE KUMAR	19	М	Personal Accident Benefits	5,00,000
255	255	MADHU JATAV	18	F	Personal Accident Benefits	5,00,000
256	256	MAHESH KUMAR	21	M	Personal Accident Benefits	5,00,000
257	257	MS. MENKA	19	F	Personal Accident Benefits	5,00,000
		SHARMA				
258	258	NARENDRA KUMAR	17	М	Personal Accident Benefits	5,00,000
259	259	OM PRAKASH	17	М	Personal Accident Benefits	5,00,000
260	260	PAVAN KUMAR	19	М	Personal Accident Benefits	5,00,000
261	261	PAVAN KUMAR	17	М	Personal Accident Benefits	5,00,000
262	262	POOJA SHARMA	17	F	Personal Accident Benefits	5,00,000
263	263	POONAM DEVI	21	F	Personal Accident Benefits	5,00,000
264	264	PRIYA KHANDELWAL	17	F	Personal Accident Benefits	5,00,000
265	265	PRIYANKA KUMARI	18	F	Personal Accident Benefits	5,00,000
266	266	RADHA	18	F	Personal Accident Benefits	5,00,000
267	267	RAHUL	18	М	Personal Accident Benefits	5,00,000
268	268	RAHUL	17	M	Personal Accident Benefits	5,00,000
269	269	RAJKUMAR MEENA	19	M	Personal Accident Benefits	5,00,000
270	270	RAVI KUMAR JAISWAL	18	М	Personal Accident Benefits	5,00,000
271	271	RIKKI	18	F	Personal Accident Benefits	5,00,000
272	272	SACHIN BHATRA	20	М	Personal Accident Benefits	5,00,000
273	273	SHALU	17	F	Personal Accident Benefits	5,00,000
274	274	SHIV RAM	20	М	Personal Accident Benefits	5,00,000
275	275	SUMIT SHARMA	17	М	Personal Accident Benefits	5,00,000
276	276	TUSHAR SHARMA	18	М	Personal Accident Benefits	5,00,000
277	277	VIDUSHI VERMA	18	F	Personal Accident Benefits	5,00,000
278	278	VIVEK KUMAR	20	М	Personal Accident Benefits	5,00,000
279	279	YASH KUMAR JAIN	18	M	Personal Accident Benefits	5,00,000
280	280	YASHVEER	18	М	Personal Accident Benefits	5,00,000
281	281	YOGENDRA BOHARA	17	М	Personal Accident Benefits	5,00,000
282	282	AMAN LAWANIYA	19	М	Personal Accident Benefits	5,00,000
283	283	AMIT KUMAR MEENA	18	М	Personal Accident Benefits	5,00,000
284	284	ANURADHA CHAUDHARY	20	М	Personal Accident Benefits	5,00,000
285	285	ASHISH KUMAR MEENA	20	М	Personal Accident Benefits	5,00,000
286	286	ASIF	19	М	Personal Accident Benefits	5,00,000
287	287	CHANCHAL SHARMA	20	F	Personal Accident Benefits	5,00,000
288	288	GARIMA MEENA	20	F	Personal Accident Benefits	5,00,000
289	289	GAURAV SHARMA	19	М	Personal Accident Benefits	5,00,000
290	290	HEMRAJ SAINI	18	М	Personal Accident Benefits	5,00,000
291	291	KEERTI	18	F	Personal Accident Benefits	5,00,000
292	292	KRISHNA	19	F	Personal Accident Benefits	5,00,000
293	293	KULDEEP SINGH	19	М	Personal Accident Benefits	5,00,000
294	294	LAXMAN SHARMA	21	М	Personal Accident Benefits	5,00,000
295	295	MINAKSHI YADAV	18	F	Personal Accident Benefits	5,00,000
296	296	MOHIT KUMAR	18	М	Personal Accident Benefits	5,00,000
297	297	MUJARIF KHAN	18	М	Personal Accident Benefits	5,00,000

Place: ALWAR

Note:- Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD. considered as delayed intimation. Date: 08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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





000	000	MUNICOLLICUMAND	00	N 4	D 14 11 (D 6)	5.00.000
298	298	MUKESH KUMAR	22	M	Personal Accident Benefits	5,00,000
299	299	NIKITA	20	F	Personal Accident Benefits	5,00,000
300	300	PAWAN KUMAR	23	M	Personal Accident Benefits	5,00,000
301	301	PIYUSH SHARMA	19	M	Personal Accident Benefits	5,00,000
302	302	PRABHAT KUMAR	17	М	Personal Accident Benefits	5,00,000
303	303	RADHA	18	F	Personal Accident Benefits	5,00,000
304	304	RAHUL	19	M	Personal Accident Benefits	5,00,000
305	305	RAHUL KUMAR	20	M	Personal Accident Benefits	5,00,000
306	306	RAJESH KUMAR	25	M	Personal Accident Benefits	5,00,000
307	307	RAMNIWAS	22	M	Personal Accident Benefits	5,00,000
308	308	RINKI	19	F	Personal Accident Benefits	5,00,000
309	309	RISHABH JAIN	18	М	Personal Accident Benefits	5,00,000
310	310	ROHITASH CHOUDHARY	20	М	Personal Accident Benefits	5,00,000
311	311	SHAILENDRAI	19	F	Personal Accident Benefits	5,00,000
312	312	SHAILESH KUMAR	18	М	Personal Accident Benefits	5,00,000
313	313	SUMIT	19	М	Personal Accident Benefits	5,00,000
314	314	SUSHAMA	21	F	Personal Accident Benefits	5,00,000
315	315	TAPESH KUMAR	20	М	Personal Accident Benefits	5,00,000
316	316	UMESH MEENA	18	М	Personal Accident Benefits	5,00,000
317	317	VINITA YADAV	21	F	Personal Accident Benefits	5,00,000
318	318	YUVRAJ	19	М	Personal Accident Benefits	5,00,000
319	319	AMIR KHAN	22	М	Personal Accident Benefits	5,00,000
320	320	ASHISH SHARMA	20	М	Personal Accident Benefits	5,00,000
321	321	BHAGVAN DAS	21	М	Personal Accident Benefits	5,00,000
322	322	CHELSY JASORIYA	20	F	Personal Accident Benefits	5,00,000
323	323	MANJEET SINGH	18	М	Personal Accident Benefits	5,00,000
324	324	MEGHA SAIN	21	F	Personal Accident Benefits	5,00,000
325	325	SUNIL SINGH	18	М	Personal Accident Benefits	5,00,000

Place: ALWAR

Date: 08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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

For and on behalf of

Note:- Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD. considered as delayed intimation.





Additional Details of Insured Persons:

Sr. No.	Name	Designation	Plan Type	Risk Group	Nominee Name	Share %	Relationship
1	ANISHA	Student	ADVANCE	LOW RISK	RAMSAKHI	100	Mother
2	ARTI	Student	ADVANCE	LOW RISK	INDRA	100	Mother
3	BHARTI	Student	ADVANCE	LOW RISK	REKHA	100	Mother
4	CHIRAG GUPTA	Student	ADVANCE	LOW RISK	SUNITA GUPTA	100	Mother
5	CHITARA PRABHA AVASTHI	Student	ADVANCE	LOW RISK	HEMLATA SHARMA	100	Mother
6	DANSINGH	Student	ADVANCE	LOW RISK	KISHNI DEVI	100	Mother
7	DEVENDRA	Student	ADVANCE	LOW RISK	GUDDI	100	Mother
8	DEVENDRA SINGH	Student	ADVANCE	LOW RISK	ANARDEI	100	Mother
9	GOVIND SINGH	Student	ADVANCE	LOW RISK	LAXMI DEVI	100	Mother
10	HIMANSHI	Student	ADVANCE	LOW RISK	GUDDI DEVI	100	Mother
11	JITENDRA SINGH	Student	ADVANCE	LOW RISK	RAMVATI	100	Mother
12	JYOTI	Student	ADVANCE	LOW RISK	BEENA	100	Mother
13	KHUSHBU YADAV	Student	ADVANCE	LOW RISK	INDRAWATI	100	Mother
14	LAXMI DEVI	Student	ADVANCE	LOW RISK	SONA DEVI	100	Mother
15	LOKESH KUMAR MEENA	Student	ADVANCE	LOW RISK	MEENA DEVI	100	Mother
16	MAMTA	Student	ADVANCE	LOW RISK	SUNEETA	100	Mother
17	MANASVI MATHURIYA	Student	ADVANCE	LOW RISK	RAJKUMARI	100	Mother
18	MANEESHA	Student	ADVANCE	LOW RISK	LADVATI	100	Mother
19	MEGHA MEENA	Student	ADVANCE	LOW RISK	SANTOSH DEVI	100	Mother
20	MONISHA DUBEY	Student	ADVANCE	LOW RISK	USHA DUVEY	100	Mother
21	MS. NATASHA	Student	ADVANCE	LOW RISK	DEV VATI	100	Mother
22	NEELAM	Student	ADVANCE	LOW RISK	GEETA DEVI	100	Mother
23	NEETU MEENA	Student	ADVANCE	LOW RISK	SUVIRA MEENA	100	Mother
24	POOJA YADAV	Student	ADVANCE	LOW RISK	SAROJ YADAV	100	Mother
25	POONAM CHAUDHARY	Student	ADVANCE	LOW RISK	ASHA	100	Mother
26	PRIYANKA	Student	ADVANCE	LOW RISK	SAVITRI	100	Mother
27	RAVI	Student	ADVANCE	LOW RISK	DHOURA	100	Mother
28	SANDHYA FAUJDAR	Student	ADVANCE	LOW RISK	NAIM VATI	100	Mother
29	SANTOSH	Student	ADVANCE	LOW RISK	MOHAN BATEE	100	Mother
30	SHIVANI	Student	ADVANCE	LOW RISK	RAJANI AVASTHI	100	Mother

Place: ALWAR

Note:- Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD. considered as delayed intimation. Date: 08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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





	AVASTHI						
31	SIKANDAR MEENA	Student	ADVANCE	LOW RISK	SUNITA	100	Mother
32	SONU	Student	ADVANCE	LOW RISK	MANORMA	100	Mother
33	VED PRAKASH SAINI	Student	ADVANCE	LOW RISK	URMILA DEVI	100	Mother
34	AASHI KHANDELWAL	Student	ADVANCE	LOW RISK	MAMTA KHANDELWAL	100	Mother
35	ANJNA	Student	ADVANCE	LOW RISK	TARAVATI	100	Mother
36	ATUL KUMAR	Student	ADVANCE	LOW RISK	KRISHNA DEVI	100	Mother
37	AVDHESH KUMAR	Student	ADVANCE	LOW RISK	USHA	100	Mother
38	BANTI	Student	ADVANCE	LOW RISK	KAMLESH	100	Mother
39	BHARTI YADAV	Student	ADVANCE	LOW RISK	VEERWATI	100	Mother
40	DHARMENDR A SINGH	Student	ADVANCE	LOW RISK	JAGWATI	100	Mother
41	GARIMA	Student	ADVANCE	LOW RISK	MINTU DEVI	100	Mother
42	HARISH YADAV	Student	ADVANCE	LOW RISK	KAMLESH YADAV	100	Mother
43	JITENDRA SINGH	Student	ADVANCE	LOW RISK	RAJWATI	100	Mother
44	KAVITA MEENA	Student	ADVANCE	LOW RISK	SUNITA MEENA	100	Mother
45	KESAV DEV	Student	ADVANCE	LOW RISK	RANI	100	Mother
46	KHUSHBU	Student	ADVANCE	LOW RISK	SUSHMALATA	100	Mother
47	KIRODI LAL MEENA	Student	ADVANCE	LOW RISK	PREM DEVI	100	Mother
48	KOMAL	Student	ADVANCE	LOW RISK	HARDEI	100	Mother
49	KULDEEP	Student	ADVANCE	LOW RISK	MEENA DEVI	100	Mother
50	LAXMI PATEL	Student	ADVANCE	LOW RISK	KAMALA	100	Mother
51	MANEESHA KUMARI	Student	ADVANCE	LOW RISK	VIMALESH KUMARI	100	Mother
52	MANISH YADAV	Student	ADVANCE	LOW RISK	CHANDRVATI YADAV	100	Mother
53	MEENAL	Student	ADVANCE	LOW RISK	MAMTA	100	Mother
54	MOHIM KHAN	Student	ADVANCE	LOW RISK	ABIDA	100	Mother
55	NISHA SHARMA	Student	ADVANCE	LOW RISK	KANTA DEVI	100	Mother
56	OMENDRA SINGH	Student	ADVANCE	LOW RISK	BHARATI	100	Mother
57	RAHUL GURJAR	Student	ADVANCE	LOW RISK	KAMLA	100	Mother
58	RAKESH KUMAR PARGI	Student	ADVANCE	LOW RISK	RAMLIBAI	100	Mother
59	RAMESH	Student	ADVANCE	LOW RISK	SHEELA DEVI	100	Mother

Place: ALWAR Date:

08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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

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	CHAND						
60	RANJANA KUMARI	Student	ADVANCE	LOW RISK	SHARDA DEVI	100	Mother
61	RINKEY BAGHEL	Student	ADVANCE	LOW RISK	MAYA DEVI	100	Mother
62	SAJID KHAN	Student	ADVANCE	LOW RISK	NASRI	100	Mother
63	SATVEER SINGH POSHWAL	Student	ADVANCE	LOW RISK	RUKMANI DEVI	100	Mother
64	TARUN KUMAR	Student	ADVANCE	LOW RISK	ROOPWATI	100	Mother
65	VAISHALI KHANDELWAL	Student	ADVANCE	LOW RISK	LAXMI DEVI KHANDELWAL	100	Mother
66	VIMAL KUMAR SHARMA	Student	ADVANCE	LOW RISK	GULAB DEVI	100	Mother
67	VISHNU GURJAR	Student	ADVANCE	LOW RISK	VEERVATI	100	Mother
68	VIVEK YADAV	Student	ADVANCE	LOW RISK	ANGURI DEVI	100	Mother
69	CHANCHAL DEVI	Student	ADVANCE	LOW RISK	USHA DEVI	100	Mother
70	JITESH KUMAR GUPTA	Student	ADVANCE	LOW RISK	ANITA GUPTA	100	Mother
71	KHUSHABU MITTAL	Student	ADVANCE	LOW RISK	SAPANA MITTAL	100	Mother
72	NIDHI KHANDELWAL	Student	ADVANCE	LOW RISK	SEEMA DEVI	100	Mother
73	PREETI YADAV	Student	ADVANCE	LOW RISK	LAXMI BAI YADAV	100	Mother
74	RAVITA RAWAT	Student	ADVANCE	LOW RISK	KALPANA SINGH	100	Mother
75	SARITA	Student	ADVANCE	LOW RISK	OMVATI	100	Mother
76	SAROJ KUMARI	Student	ADVANCE	LOW RISK	SHEELA DEVI	100	Mother
77	SHAKSHI KHANDELWAL	Student	ADVANCE	LOW RISK	SEEMA KHANDELWAL	100	Mother
78	SHIVANI GUPTA	Student	ADVANCE	LOW RISK	ANITA GUPTA	100	Mother
79	URVASHI	Student	ADVANCE	LOW RISK	ANJU SHARMA	100	Mother
80	AAKIB	Student	ADVANCE	LOW RISK	ASMEENA	100	Mother
81	AARTI KIRAD	Student	ADVANCE	LOW RISK	HEERA DEVI	100	Mother
82	ABHISHEK CHOUDHARY	Student	ADVANCE	LOW RISK	HARDAI	100	Mother
83	AJAY SINGH	Student	ADVANCE	LOW RISK	GUDDI DEVI	100	Mother
84	AJAY SINGH	Student	ADVANCE	LOW RISK	KRISHNA	100	Mother
85	ALKA	Student	ADVANCE	LOW RISK	PRAVENDRI	100	Mother
86	AMAN KUMAR	Student	ADVANCE	LOW RISK	URWASHI	100	Mother

Place: ALWAR

Date: 08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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

Note:- Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD. considered as delayed intimation. For and on behalf of







87	AMBIKA SHARMA	Student	ADVANCE	LOW RISK	PRATMA DEVI	100	Mother
88	AMIT	Student	ADVANCE	LOW RISK	PUSHPA	100	Mother
89	ANIL KUMAR	Student	ADVANCE	LOW RISK	ROOP VATI	100	Mother
90	ANJU KUMARI	Student	ADVANCE	LOW RISK	KAMLESH	100	Mother
91	ANUBHAV SHARMA	Student	ADVANCE	LOW RISK	ANITA	100	Mother
92	ARPIT KUMAR JAIN	Student	ADVANCE	LOW RISK	RAJBALA JAIN	100	Mother
93	ARTI RAJANA	Student	ADVANCE	LOW RISK	SHEELA DEVI	100	Mother
94	ASHOK MEENA	Student	ADVANCE	LOW RISK	KUSHALI MEENA	100	Mother
95	BABEETA DEVI	Student	ADVANCE	LOW RISK	PHOOLAN	100	Mother
96	BALVESH	Student	ADVANCE	LOW RISK	SHIMLA	100	Mother
97	BANBARI SINGH	Student	ADVANCE	LOW RISK	PREMVATI	100	Mother
98	BAVITA MEENA	Student	ADVANCE	LOW RISK	SARASWATI DEVI	100	Mother
99	BHAG CHAND TIWARI	Student	ADVANCE	LOW RISK	MEENA DEVI	100	Mother
100	BHAGAT SINGH	Student	ADVANCE	LOW RISK	RADHA DEVI	100	Mother
101	BHARTI MEENA	Student	ADVANCE	LOW RISK	BEENA MEENA	100	Mother
102	BHAVNA SHARMA	Student	ADVANCE	LOW RISK	CHANDRA KALA	100	Mother
103	BHEEM PRAKASH	Student	ADVANCE	LOW RISK	LEELA VATI	100	Mother
104	BHOLARAM YADAV	Student	ADVANCE	LOW RISK	BABLI	100	Mother
105	CHANCHAL	Student	ADVANCE	LOW RISK	HARDEI	100	Mother
106	CHANCHAL CHAUHAN	Student	ADVANCE	LOW RISK	LAXMI DEVI	100	Mother
107	CHANCHAL KUMARI	Student	ADVANCE	LOW RISK	SUDHA	100	Mother
108	CHANDAN SINGH	Student	ADVANCE	LOW RISK	HARDAM SINGH	100	Mother
109	CHETNA KHANDELWAL	Student	ADVANCE	LOW RISK	PINKI	100	Mother
110	CHIRAG KHANDELWAL	Student	ADVANCE	LOW RISK	TARA KUMARI	100	Mother
111	DEEPA	Student	ADVANCE	LOW RISK	PRAHLADI	100	Mother
112	DEVKARAN	Student	ADVANCE	LOW RISK	SEEMA DEVI	100	Mother
113	DIGAMBER SINGH	Student	ADVANCE	LOW RISK	MUNDAR	100	Mother
114	DINESH	Student	ADVANCE	LOW RISK	HANSO	100	Mother

Place: ALWAR

Date: 08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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115	DIVYA SHARMA	Student	ADVANCE	LOW RISK	HEMLATA SHARMA	100	Mother
116	GOPAL	Student	ADVANCE	LOW RISK	SAMUNDAR	100	Mother
117	GOPAL CHOUDHARY	Student	ADVANCE	LOW RISK	JADAV CHOUDHARY	100	Mother
118	GOPAL KHANDELWAL	Student	ADVANCE	LOW RISK	MEENA KHANDELWAL	100	Mother
119	GOPAL PHERA	Student	ADVANCE	LOW RISK	NANDU DEVI	100	Mother
120	GUDDAN KUMARI	Student	ADVANCE	LOW RISK	BHAG VATI	100	Mother
121	GUDDI BAI	Student	ADVANCE	LOW RISK	SHEELA	100	Mother
122	GUDDI KUMARI MEENA	Student	ADVANCE	LOW RISK	TARA DEVI	100	Mother
123	HARGOVIND	Student	ADVANCE	LOW RISK	BABLI DEVI	100	Mother
124	HARIOM SINGH	Student	ADVANCE	LOW RISK	HARVATI	100	Mother
125	HEM LATA SAINI	Student	ADVANCE	LOW RISK	SAROJ DEVI	100	Mother
126	HEMLATA	Student	ADVANCE	LOW RISK	KAMLESH	100	Mother
127	HITESH KUMAR MEENA	Student	ADVANCE	LOW RISK	KAMLESH	100	Mother
128	JAGADEESH	Student	ADVANCE	LOW RISK	KIRAN	100	Mother
129	JAGAT SINGH	Student	ADVANCE	LOW RISK	LAXMI DEVI	100	Mother
130	JAGVEER	Student	ADVANCE	LOW RISK	LEELA BATI	100	Mother
131	JANGI	Student	ADVANCE	LOW RISK	LACHCHHO	100	Mother
132	JAVED KHAN	Student	ADVANCE	LOW RISK	HAKIMAN	100	Mother
133	JEETENDRA SINGH	Student	ADVANCE	LOW RISK	HARMUKHI	100	Mother
134	JEETU KIRAD	Student	ADVANCE	LOW RISK	SHEELA DEVI	100	Mother
135	KAJAL FAUJDAR	Student	ADVANCE	LOW RISK	KAMLESH	100	Mother
136	KAJAL KHANDELWAL	Student	ADVANCE	LOW RISK	KAMLESH	100	Mother
137	KHADAN SINGH MEENA	Student	ADVANCE	LOW RISK	KAVERI DEVI	100	Mother
138	KHUSHBU KHANDELWAL	Student	ADVANCE	LOW RISK	SUMAN	100	Mother
139	KIRTI SHARMA	Student	ADVANCE	LOW RISK	CHHAYA DEVI	100	Mother
140	KOMAL	Student	ADVANCE	LOW RISK	SUNITA	100	Mother
141	KRISHNA	Student	ADVANCE	LOW RISK	MUKTA	100	Mother
142	KUNDAN SINGH	Student	ADVANCE	LOW RISK	HANSA DEVI	100	Mother
143	KUWAR	Student	ADVANCE	LOW RISK	SAVITA DEVI	100	Mother

Place: ALWAR Date:

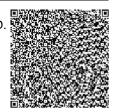
08/10/2021

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Note:- Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD. considered as delayed intimation. For and on behalf of







	TEEKENDRA SINGH KUNTAL						
144	LAXMI KUMARI	Student	ADVANCE	LOW RISK	MANJU	100	Mother
145	LAXMI NARAYAN	Student	ADVANCE	LOW RISK	BRIJWALA	100	Mother
146	LOKESH KUMAR GURJAR	Student	ADVANCE	LOW RISK	RATI	100	Mother
147	MADHU	Student	ADVANCE	LOW RISK	BANITA	100	Mother
148	MADHU DEVI	Student	ADVANCE	LOW RISK	PARWATI	100	Mother
149	MAHBOOV KHAN	Student	ADVANCE	LOW RISK	GULSHAN	100	Mother
150	MAHESH POSWAL	Student	ADVANCE	LOW RISK	SAMANDAR	100	Mother
151	MANISHA	Student	ADVANCE	LOW RISK	MURTI DEVI	100	Mother
152	MANJANA FAUJDAR	Student	ADVANCE	LOW RISK	RAKESH	100	Mother
153	MOHANSHYA M	Student	ADVANCE	LOW RISK	RAMSHREE	100	Mother
154	MONIKA SHARMA	Student	ADVANCE	LOW RISK	HEMLATA SHARMA	100	Mother
155	MUKESH CHANDRA DINDOR	Student	ADVANCE	LOW RISK	KANTA DINOR	100	Mother
156	NARENDRA SINGH	Student	ADVANCE	LOW RISK	SANJAY DEVI	100	Mother
157	NARESH KUMAR	Student	ADVANCE	LOW RISK	BASMATI DEVI	100	Mother
158	NEHA DEVI AGRWAL	Student	ADVANCE	LOW RISK	VIMALESH	100	Mother
159	NEHA KUMARI	Student	ADVANCE	LOW RISK	CHAMELI	100	Mother
160	NEHA KUMARI	Student	ADVANCE	LOW RISK	SUBODH	100	Mother
161	NEM SINGH	Student	ADVANCE	LOW RISK	PREMVATI	100	Mother
162	NISHA CHAUHAN	Student	ADVANCE	LOW RISK	GUDDI DEVI	100	Mother
163	NISHESH	Student	ADVANCE	LOW RISK	URMILA DEVI	100	Mother
164	PANKAJ KUMAR	Student	ADVANCE	LOW RISK	CHANDA DEVI	100	Mother
165	PARASHRAM RAJANA	Student	ADVANCE	LOW RISK	MAYA	100	Mother
166	PARESH KHANDELWAL	Student	ADVANCE	LOW RISK	MADHU GUPTA	100	Mother
167	PINTU YADAV	Student	ADVANCE	LOW RISK	KAILASHI	100	Mother
168	POOJA	Student	ADVANCE	LOW RISK	SHANTI DEVI	100	Mother
169	POOJA KUMARI	Student	ADVANCE	LOW RISK	KAMLESH	100	Mother

Place: ALWAR

Date: 08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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

Note:- Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD. considered as delayed intimation. For and on behalf of







	GUPTA						
170	POOJA YADAV	Student	ADVANCE	LOW RISK	SONU DEVI	100	Mother
171	POONAM KUMARI	Student	ADVANCE	LOW RISK	VIJAYVATI	100	Mother
172	PRAGYA KUMARI	Student	ADVANCE	LOW RISK	MUNDRA DEVI	100	Mother
173	PREETI	Student	ADVANCE	LOW RISK	INDRA	100	Mother
174	PREETI	Student	ADVANCE	LOW RISK	KANTA DEVI	100	Mother
175	PREETI JAGIND	Student	ADVANCE	LOW RISK	GUDDI BAI	100	Mother
176	PRIYANKA KUMARI	Student	ADVANCE	LOW RISK	USHA	100	Mother
177	RACHNA AVASTHI	Student	ADVANCE	LOW RISK	GAYATRI DEVI	100	Mother
178	RADHA KUMARI	Student	ADVANCE	LOW RISK	LALTESH	100	Mother
179	RADHE LAL	Student	ADVANCE	LOW RISK	NIRMALA DEVI	100	Mother
180	RAHUL	Student	ADVANCE	LOW RISK	KRIPA	100	Mother
181	RAHUL JATAV	Student	ADVANCE	LOW RISK	MANTA DEVI	100	Mother
182	RAHUL KUMAR GUPTA	Student	ADVANCE	LOW RISK	LAXMI DEVI	100	Mother
183	RAM GOPAL MEENA	Student	ADVANCE	LOW RISK	RAJANTI MEENA	100	Mother
184	RAMAN SINGH	Student	ADVANCE	LOW RISK	BALA DEVI	100	Mother
185	RAMAVTAR	Student	ADVANCE	LOW RISK	SANTA DEVI	100	Mother
186	RAMAVTAR JATAV	Student	ADVANCE	LOW RISK	SHIMLA DEVI	100	Mother
187	RAMESHWAR	Student	ADVANCE	LOW RISK	MACHHALA	100	Mother
188	RAMMOHAN SINGH	Student	ADVANCE	LOW RISK	RAMBATI	100	Mother
189	RAMOTAR SINGH	Student	ADVANCE	LOW RISK	MUNNI DEVI	100	Mother
190	RAVEENA KUMARI	Student	ADVANCE	LOW RISK	GUDDI	100	Mother
191	RAVI KUMAR MEENA	Student	ADVANCE	LOW RISK	MOHAR BAI	100	Mother
192	RAVI PRASAD SAINI	Student	ADVANCE	LOW RISK	KUNTA DEVI	100	Mother
193	RAVINA	Student	ADVANCE	LOW RISK	PUSHPA	100	Mother
194	RAVINDRA	Student	ADVANCE	LOW RISK	SHYAM VATI	100	Mother
195	REENA GURJAR	Student	ADVANCE	LOW RISK	SUMITRA	100	Mother
196	REKHA KUMARI	Student	ADVANCE	LOW RISK	BATTO DEVI	100	Mother
197	ROHITASH YADAV	Student	ADVANCE	LOW RISK	CHANDA YADAV	100	Mother

Place: ALWAR

Date: 08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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

For and on behalf of

Authorised Signatory

Note:- Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD. considered as delayed intimation.





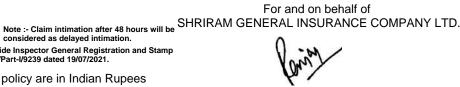
198	SAGAR	Student	ADVANCE	LOW RISK	KUNTAL	100	Mother
199	SAGAR SONI	Student	ADVANCE	LOW RISK	MITHLESH SONI	100	Mother
200	SAHJAD	Student	ADVANCE	LOW RISK	JAITUNEE	100	Mother
201	SANDHAYA CHAUHAN	Student	ADVANCE	LOW RISK	LALTA DEVI	100	Mother
202	SANJAY KUMAR VERMA	Student	ADVANCE	LOW RISK	GEETA	100	Mother
203	SAPNA	Student	ADVANCE	LOW RISK	BRAJLATA	100	Mother
204	SAPNA KUMARI	Student	ADVANCE	LOW RISK	SHEELA	100	Mother
205	SARITA DEVI	Student	ADVANCE	LOW RISK	INDRA SAHU	100	Mother
206	SARITA MEENA	Student	ADVANCE	LOW RISK	MEENA DEVI	100	Mother
207	SATVEER SINGH RAJANA	Student	ADVANCE	LOW RISK	HARGYANI	100	Mother
208	SAURABH KUMAR	Student	ADVANCE	LOW RISK	KAMLESH	100	Mother
209	SHIVANI KATARA	Student	ADVANCE	LOW RISK	ASHA	100	Mother
210	SHIVANI KHANDELWAL	Student	ADVANCE	LOW RISK	ASHA KHANDELWAL	100	Mother
211	SHRIBHAN	Student	ADVANCE	LOW RISK	ASARFI	100	Mother
212	SHUBHAM KUMAR MEENA	Student	ADVANCE	LOW RISK	SAMAY DEVI	100	Mother
213	SONOO	Student	ADVANCE	LOW RISK	KESHANTI	100	Mother
214	SUBHASH CHAND	Student	ADVANCE	LOW RISK	RAM MURTI	100	Mother
215	SUBODH KUMAR MEENA	Student	ADVANCE	LOW RISK	SOMA MEENA	100	Mother
216	SUNEEL KUMAR	Student	ADVANCE	LOW RISK	DROPATI DEVI	100	Mother
217	SUNIL KUMAR MEENA	Student	ADVANCE	LOW RISK	KRISHNA DEVI	100	Mother
218	SUPEETA KUMARI	Student	ADVANCE	LOW RISK	RUPANTI	100	Mother
219	SUSHEEL	Student	ADVANCE	LOW RISK	RAJWATI	100	Mother
220	TALIM KHAN	Student	ADVANCE	LOW RISK	MEMUNA KHAN	100	Mother
221	TARESH KUMAR	Student	ADVANCE	LOW RISK	VIMALA	100	Mother
222	TEKENDRA RANA	Student	ADVANCE	LOW RISK	BUGLESH	100	Mother
223	THAN SINGH	Student	ADVANCE	LOW RISK	JAVATRI	100	Mother
224	TWINKAL	Student	ADVANCE	LOW RISK	VIMLESH	100	Mother

Place: ALWAR

Date: 08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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







225	UJALA KUMARI	Student	ADVANCE	LOW RISK	KAMLESH	100	Mother
226	UPADHYAY KARUNA SUBHASH	Student	ADVANCE	LOW RISK	SUSHMA	100	Mother
227	VIJAY SINGH	Student	ADVANCE	LOW RISK	JAGWATI DEVI	100	Mother
228	VIKAS KHANDELWAL	Student	ADVANCE	LOW RISK	USHA DEVI	100	Mother
229	VIKAS SHARMA	Student	ADVANCE	LOW RISK	LAXMI DEVI	100	Mother
230	VIKRAM SINGH	Student	ADVANCE	LOW RISK	BARFI	100	Mother
231	VIKRAM SINGH TANWAR	Student	ADVANCE	LOW RISK	SAROJ	100	Mother
232	VISHAL RATHOR	Student	ADVANCE	LOW RISK	MAHESHWARI DEVI	100	Mother
233	VISHNU SINGH	Student	ADVANCE	LOW RISK	KESHPATI	100	Mother
234	VISHVENDRA SINGH	Student	ADVANCE	LOW RISK	KANTA DEVI	100	Mother
235	YOGITA	Student	ADVANCE	LOW RISK	BABY	100	Mother
236	AMIT KUMAR MEENA	Student	ADVANCE	LOW RISK	GEETA DEVI	100	Mother
237	ANJALI	Student	ADVANCE	LOW RISK	MEENA KUMARI	100	Mother
238	BHARTI BAI	Student	ADVANCE	LOW RISK	KUNTI DEVI	100	Mother
239	CHANCHAL MEENA	Student	ADVANCE	LOW RISK	SUVIRA	100	Mother
240	DEEKSHA SHARMA	Student	ADVANCE	LOW RISK	LALITA DEVI	100	Mother
241	DEEPAK KUMAR	Student	ADVANCE	LOW RISK	ANITA	100	Mother
242	GHAN SHYAM SINGH	Student	ADVANCE	LOW RISK	MURLI DEVI	100	Mother
243	GULSHAN SAINI	Student	ADVANCE	LOW RISK	RAJJAN SAINI	100	Mother
244	HARI DUTT LAWANIYA	Student	ADVANCE	LOW RISK	MEENA SHARMA	100	Mother
245	HARKESH SINGH	Student	ADVANCE	LOW RISK	SUMITRA	100	Mother
246	HIMANSHU GUPTA	Student	ADVANCE	LOW RISK	SEEMA GUPTA	100	Mother
247	KAJAL	Student	ADVANCE	LOW RISK	VIMLA DEVI	100	Mother
248	KIRTI MEENA	Student	ADVANCE	LOW RISK	ANITA MEENA	100	Mother
249	KOMAL MEENA	Student	ADVANCE	LOW RISK	ANOP MEENA	100	Mother
250	KRISHN PAL	Student	ADVANCE	LOW RISK	VIDHYA DEVI	100	Mother
251	KUMKUM MINA	Student	ADVANCE	LOW RISK	GUDDI DEVI	100	Mother

Place: ALWAR

Date: 08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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

For and on behalf of

Note:- Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD. considered as delayed intimation.

Authorised Signatory





252	LALIT	Student	ADVANCE	LOW RISK	ADTI DEVI	400	NA - 41
252	LALIT CHAUDHARY	Student	ADVANCE	LOW KISK	ARTI DEVI	100	Mother
253	LALU PRASAD	Student	ADVANCE	LOW RISK	HARVATI	100	Mother
254	LOVE KUMAR	Student	ADVANCE	LOW RISK	MANJU RANI	100	Mother
255	MADHU JATAV	Student	ADVANCE	LOW RISK	SIYA DEVI	100	Mother
256	MAHESH KUMAR	Student	ADVANCE	LOW RISK	LAKHMA DEVI	100	Mother
257	MS. MENKA SHARMA	Student	ADVANCE	LOW RISK	KUSHUMLATA	100	Mother
258	NARENDRA KUMAR	Student	ADVANCE	LOW RISK	DURGESH	100	Mother
259	OM PRAKASH	Student	ADVANCE	LOW RISK	JAYDEI	100	Mother
260	PAVAN KUMAR	Student	ADVANCE	LOW RISK	VIVED DEVI	100	Mother
261	PAVAN KUMAR	Student	ADVANCE	LOW RISK	LAXMI DEVEE	100	Mother
262	POOJA SHARMA	Student	ADVANCE	LOW RISK	MEENA SHARMA	100	Mother
263	POONAM DEVI	Student	ADVANCE	LOW RISK	ANITA	100	Mother
264	PRIYA KHANDELWAL	Student	ADVANCE	LOW RISK	LALITA KHANDELWAL	100	Mother
265	PRIYANKA KUMARI	Student	ADVANCE	LOW RISK	RADHA DEVI	100	Mother
266	RADHA	Student	ADVANCE	LOW RISK	SUMITRA DEVI	100	Mother
267	RAHUL	Student	ADVANCE	LOW RISK	RADHA DEVI	100	Mother
268	RAHUL	Student	ADVANCE	LOW RISK	SUNITA	100	Mother
269	RAJKUMAR MEENA	Student	ADVANCE	LOW RISK	NARVADA DEVI	100	Mother
270	RAVI KUMAR JAISWAL	Student	ADVANCE	LOW RISK	LAXMI DEVI	100	Mother
271	RIKKI	Student	ADVANCE	LOW RISK	VIMLESH	100	Mother
272	SACHIN BHATRA	Student	ADVANCE	LOW RISK	SANTA DEVI	100	Mother
273	SHALU	Student	ADVANCE	LOW RISK	BABITA	100	Mother
274	SHIV RAM	Student	ADVANCE	LOW RISK	RAJNI DEVI	100	Mother
275	SUMIT SHARMA	Student	ADVANCE	LOW RISK	SHARDA SHARMA	100	Mother
276	TUSHAR SHARMA	Student	ADVANCE	LOW RISK	REKHA	100	Mother
277	VIDUSHI VERMA	Student	ADVANCE	LOW RISK	SAROJ	100	Mother
278	VIVEK KUMAR	Student	ADVANCE	LOW RISK	USHA DEVI	100	Mother
279	YASH KUMAR JAIN	Student	ADVANCE	LOW RISK	RAJANI	100	Mother
280	YASHVEER	Student	ADVANCE	LOW RISK	GUDDI RANI	100	Mother
281	YOGENDRA	Student	ADVANCE	LOW RISK	KAVITA MEENA	100	Mother

Place: ALWAR Date:

08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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

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	BOHARA						
282	AMAN LAWANIYA	Student	ADVANCE	LOW RISK	INDRA DEVI	100	Mother
283	AMIT KUMAR MEENA	Student	ADVANCE	LOW RISK	BUGALWATI	100	Mother
284	ANURADHA CHAUDHARY	Student	ADVANCE	LOW RISK	BABITA CHAUDHARY	100	Mother
285	ASHISH KUMAR MEENA	Student	ADVANCE	LOW RISK	TULSI	100	Mother
286	ASIF	Student	ADVANCE	LOW RISK	DHAURI	100	Mother
287	CHANCHAL SHARMA	Student	ADVANCE	LOW RISK	KAMALA DEVI SHARMA	100	Mother
288	GARIMA MEENA	Student	ADVANCE	LOW RISK	KUSUMLATA DEVI	100	Mother
289	GAURAV SHARMA	Student	ADVANCE	LOW RISK	SUNEETA SHARMA	100	Mother
290	HEMRAJ SAINI	Student	ADVANCE	LOW RISK	GEETA DEVI	100	Mother
291	KEERTI	Student	ADVANCE	LOW RISK	RASHIMA SINGH	100	Mother
292	KRISHNA	Student	ADVANCE	LOW RISK	REKHA	100	Mother
293	KULDEEP SINGH	Student	ADVANCE	LOW RISK	SANGEETA	100	Mother
294	LAXMAN SHARMA	Student	ADVANCE	LOW RISK	MEERA DEVI	100	Mother
295	MINAKSHI YADAV	Student	ADVANCE	LOW RISK	MAMTA YADAV	100	Mother
296	MOHIT KUMAR	Student	ADVANCE	LOW RISK	SHREE DEVI	100	Mother
297	MUJARIF KHAN	Student	ADVANCE	LOW RISK	JAMSHIDA	100	Mother
298	MUKESH KUMAR	Student	ADVANCE	LOW RISK	GANGAUR	100	Mother
299	NIKITA	Student	ADVANCE	LOW RISK	LALTESH	100	Mother
300	PAWAN KUMAR	Student	ADVANCE	LOW RISK	SUNITA DEVI	100	Mother
301	PIYUSH SHARMA	Student	ADVANCE	LOW RISK	KANCHAN SHARMA	100	Mother
302	PRABHAT KUMAR	Student	ADVANCE	LOW RISK	KAMLESH	100	Mother
303	RADHA	Student	ADVANCE	LOW RISK	BHAGWANI DEVI	100	Mother
304	RAHUL	Student	ADVANCE	LOW RISK	DIMPI	100	Mother
305	RAHUL KUMAR	Student	ADVANCE	LOW RISK	SUNITA	100	Mother
306	RAJESH KUMAR	Student	ADVANCE	LOW RISK	HEERA DEVI	100	Mother
307	RAMNIWAS	Student	ADVANCE	LOW RISK	RAJWATI	100	Mother
308	RINKI	Student	ADVANCE	LOW RISK	CHARAN DEVI	100	Mother
309	RISHABH JAIN	Student	ADVANCE	LOW RISK	POONAM JAIN	100	Mother

Place: ALWAR

Date: 08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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

For and on behalf of

Authorised Signatory

Note:- Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD. considered as delayed intimation.





310	ROHITASH CHOUDHARY	Student	ADVANCE	LOW RISK	MEENA DEVI	100	Mother
311	SHAILENDRAI	Student	ADVANCE	LOW RISK	MANVATI	100	Mother
312	SHAILESH KUMAR	Student	ADVANCE	LOW RISK	YASHODA	100	Mother
313	SUMIT	Student	ADVANCE	LOW RISK	NEERU DEVI	100	Mother
314	SUSHAMA	Student	ADVANCE	LOW RISK	VEERVATI	100	Mother
315	TAPESH KUMAR	Student	ADVANCE	LOW RISK	NEERAJ DEVI	100	Mother
316	UMESH MEENA	Student	ADVANCE	LOW RISK	JAVTRI	100	Mother
317	VINITA YADAV	Student	ADVANCE	LOW RISK	VEERWATI	100	Mother
318	YUVRAJ	Student	ADVANCE	LOW RISK	SUNITA DEVI	100	Mother
319	AMIR KHAN	Student	ADVANCE	LOW RISK	BEGUM SAIHROO NISHA	100	Mother
320	ASHISH SHARMA	Student	ADVANCE	LOW RISK	SUNITA	100	Mother
321	BHAGVAN DAS	Student	ADVANCE	LOW RISK	MALLA DEVI	100	Mother
322	CHELSY JASORIYA	Student	ADVANCE	LOW RISK	SAVITA DEVI	100	Mother
323	MANJEET SINGH	Student	ADVANCE	LOW RISK	KASHMEERA DEVI	100	Mother
324	MEGHA SAIN	Student	ADVANCE	LOW RISK	SAVITRI SAIN	100	Mother
325	SUNIL SINGH	Student	ADVANCE	LOW RISK	LAXMI DEVI	100	Mother

Total Sum Insured in words: Indian Rupees Sixteen Crores Twenty-Five Lakhs Only

Total Premium in words : Indian Rupees Thirty-Eight Thousand Nine Hundred Ninety-Seven Only

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

- All other terms, Condition and exclusions stands as per SGI policy wording which can be downloaded through following link: https://www.shriramgi.com/Download_Forms.html
- Warranted that if loss/damage is due to road accident and insured person was driving vehicle, insured person has to possess
 valid and active driving license at time of accident. Insurer company may require driving license from insured/ Nominee to
 establish its liability and in absence of driving licence claim can be repudiated.
- 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.
- Communicable disease exclusion Clause:- 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 governmental authority.
- 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.
- 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.
- Accidental Death + PTD + PPD-Sum insured will be 100% of principal Sum insured

Place: ALWAR

Date: 08/10/2021 Note: Claim intimation after 48 hours will be considered as delayed intimation.

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp

Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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

For and on behalf of SHRIRAM GENERAL INSURANCE COMPANY LTD

Authorised Signatory





- Transportation of Mortal remains-2% of Principal sum insured or 5000/- whichever is less
- Accidental Hospitalization cover-Sum insured up to Rs.25,000/- per insured member. Ambulance coverage upto Rs.1000/per insured member.
- 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 governmental authority.
- The policy shall be on NAMED basis. Name of the Insured, Age, Address, Nominee name and relation is compulsory.
- Age of persons covered should be between 10-30 yrs.
- Blasting, mining, sports persons and sea related works are excluded from the coverage.
- Only member falling risk category I & II are covered. Armed security guards are excluded from the coverage.
- Claim will be settle after producing legal heir certificate and other documents
- Warranted that all members of the group are having sound mental and physical health at time of policy inception
- In case of deletion of person/s premium will be refunded on pro-rata basis subject to no any claim reported against that particular member
- 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
- Geographical area: Worldwide
- Terrorism is covered under purview of the policy however any claim due to Nuclear, chemical and biological terrorism is not covered
- Rest terms/conditions will be as per the Shri GPA policy wordings of SGI.

The insurance under this policy is subject to conditions, clauses, warranties, endorsements as per forms attached.

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

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 08th Day of October 2021

Entered By **GAURAV SHARMA GAURAV SHARMA** Approved By

Place: ALWAR Date:

08/10/2021

considered as delayed intimation.

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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

For and on behalf of Note:-Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD

Authorised Signatory





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 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

Place: ALWAR Date:

08/10/2021

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

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp

Aimer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021

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





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 above 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:

Place: ALWAR

Date: Note :- Claim intimation after 48 hours will be 08/10/2021 considered as delayed intimation.

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp

Aimer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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

SHRIRAM GENERAL INSURANCE COMPANY LTD Authorised Signatory





- 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

Place: ALWAR

Note:-Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD. Date: 08/10/2021

considered as delayed intimation.

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp

Aimer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021

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For and on behalf of

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



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, 3.8Medical 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

Place: ALWAR
Date: 08/10/20

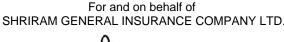
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Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

All the amounts mentioned in this policy are in Indian Rupees

GSTIN No. - 08AAKCS2509K1Z3



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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
- * 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 -

Place: ALWAR

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Aimer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021

Authorised Signatory

For and on behalf of



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



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

Date:

Place: ALWAR

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For and on behalf of

Authorised Signatory

SHRIRAM GENERAL INSURANCE COMPANY LTD





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
- 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

Place: ALWAR

Note:-Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD Date: 08/10/2021

considered as delayed intimation.

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Aimer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021

Authorised Signatory

For and on behalf of



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



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

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.

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

Place: ALWAR

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For and on behalf of

SHRIRAM GENERAL INSURANCE COMPANY LTD







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
- 3.4 Temporary Total 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
 - 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.

Place: ALWAR Date:

Note :- Claim intimation after 48 hours will be 08/10/2021

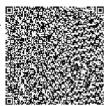
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All the amounts mentioned in this policy are in Indian Rupees **GSTIN No. - 08AAKCS2509K1Z3**







- 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

Place: ALWAR

Date: 08/10/2021 Note: Claim intimation after 48 hours will be considered as delayed intimation.

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All the amounts mentioned in this policy are in Indian Rupees

GSTIN No. - 08AAKCS2509K1Z3



For and on behalf of

Authorised Signatory





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

Place: ALWAR

Date: Note :- Claim intimation after 48 hours will be 08/10/2021

considered as delayed intimation.

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp

Aimer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021

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

SHRIRAM GENERAL INSURANCE COMPANY LTD.

For and on behalf of

Authorised Signatory





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

Place: ALWAR

Date: 08/10/2021 considered as delayed intimation.

For and on behalf of Note:-Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD.

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp

Aimer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021

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







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,	Insurance Ombudsman Office of the Insurance Ombudsman 2nd Floor, Ambica House,

Place: ALWAR

GSTIN No. - 08AAKCS2509K1Z3

Note :- Claim intimation after 48 hours will be Date: 08/10/2021

considered as delayed intimation.

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Aimer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021

All the amounts mentioned in this policy are in Indian Rupees



Authorised Signatory

For and on behalf of

SHRIRAM GENERAL INSURANCE COMPANY LTD



Daman and Diu	Nr. C.U.Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 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, BENGALURU - 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, BHOPAL - 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, CHANDIGARH - 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, BHUBANESHWAR - 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, Sonbhabdra, 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, LUCKNOW - 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, NEW DELHI - 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), MUMBAI - 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, KOLKATA - 700 072 Tel.: 033 - 22124339 / 22124340, Fax: 033-22124341 E-mail: bimalokpal.kolkata@gbic.co.in

Place: ALWAR Date:

08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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

For and on behalf of

Note:- Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD. considered as delayed intimation.







Kerala , Lakshadweep, Mahe-a part of Pondicherry	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 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, GUWAHATI - 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, HYDERABAD - 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, CHENNAI - 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, JAIPUR - 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 NOIDA Email: bimalokpal.noida@gbic.co.in
Bihar, Jharkhan	Insurance Ombudsman Office of the Insurance Ombudsman PATNA 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, PUNE - 411 030. Tel.: 020 - 32341320 Email: bimalokpal.pune@gbic.co.in

Place: ALWAR

Date: 08/10/2021

Consolidated Stamp Duty paid vide Inspector General Registration and Stamp Ajmer order No. F7(77)Gen/2021/Part-I/9239 dated 19/07/2021.

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

Note:- Claim intimation after 48 hours will be SHRIRAM GENERAL INSURANCE COMPANY LTD. considered as delayed intimation. **Authorised Signatory**

