

IRDAI Registration Number – 137

SHRIRAM GENERAL INSURANCE COMPANY LIMITED  
IIND FLOOR,THAKUR MARKET, OPP. DR. BALDEV  
HOSPITAL,DHANGU ROAD, PATHANKOT, PATHANKOT  
PUNJAB - 145001  
CONTACT (TOLL FREE): 7412079605 , 7412079639/

THE SANSKAR VALLEY SCHOOL - GSTIN NO : N.A  
NAMBROT PO. DHALWAN  
TEH BALDWARA DISTT MANDI  
MANDI,HIMACHAL PRADESH  
175004  
7018205052

**Subject:** Shri GPA 105010/51/23/000001 with Risk Start Date 04/10/2022

Dear Patron,

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

We are pleased to inform you that your **Shri GPA** policy bearing policy number **105010/51/23/000001** is enclosed and the terms, conditions, exclusion, warranties, deductibles and general regulations which govern the policy are part of the policy document enclosed.

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

We look forward to a continuing and mutually beneficial relationship.

For Shriram General Insurance  
Company Ltd.

Authorized Signatory

**SHRIRAM GENERAL INSURANCE COMPANY LIMITED**

E-8,EPIP,SITAPURA INDUSTRIAL AREA,JAIPUR

RAJASTHAN-302022

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

SHRI GROUP PERSONAL ACCIDENT POLICY SCHEDULE

UIN: SGLPAIP18047V011718 Service Acc.Code: 997133



CIN No:U66010RJ2006PLC029979

<b>Policy No:</b>	105010/51/23/000001	<b>Prev. Policy No:</b>	
<b>Cover Note No:</b>		<b>Cover Note Date:</b>	
<b>Insured's Code:</b>	IN-26451463	<b>Issue Office Code:</b>	105010
<b>Insured's Name:</b>	M/S THE SANSKAR VALLEY SCHOOL	<b>Issue Office Name:</b>	PATHANKOT
<b>Address:</b>	NAMBROT PO. DHALWAN, TEH BALDWARA DISTT MANDI , MANDI, MANDI, HIMACHAL PRADESH 175004	<b>Address:</b>	IIND FLOOR,THAKUR MARKET, OPP. DR. BALDEV HOSPITAL,DHANGU ROAD, PATHANKOT, PATHANKOT, PUNJAB 145001
<b>Tel. /Fax /Email:</b>	//abcd@gmail.com	<b>Tel. /Fax /Email:</b>	7412079605 , 7412079639/ /sgi.pathankot@shriramgi.com
<b>Dev.Officer:</b>	NAN000001525-BALWINDER	<b>Intermediary Details/Contact No:</b>	-
<b>Period of Insurance:</b>	From 04/10/2022 5:08PM To 11:59PM 03/10/2023		
<b>Collection No. &amp; Dt.:</b>			
<b>Gross Prem:</b>	5932.00	<b>IGST:</b>	1068.00
<b>CGST:</b>	0.00	<b>SGST:</b>	0.00
<b>Total:</b>	7000.00	<b>Stamp Duty:</b>	0.00
<b>Total Sum Insured</b>	28000000.00	<b>Total No. Of Persons</b>	56

Details of Insured Person/s							
Sr.No	Emp No./ID No.	Name	Age	Sex	Section/Cover	Sum Insured	Additional Covers
1	1	Aatish Gumbra	4	MALE	Personal Accident Benefits	500000.00	
2	2	Divyansh Thakur	4	MALE	Personal Accident Benefits	500000.00	
3	3	Arnika Thakur	3	FEMALE	Personal Accident Benefits	500000.00	
4	4	Yuvaan Thakur	3	MALE	Personal Accident Benefits	500000.00	
5	5	Aman Thakur	4	MALE	Personal Accident Benefits	500000.00	
6	6	Paridhi	4	FEMALE	Personal Accident Benefits	500000.00	
7	7	Anaya Sharma	4	FEMALE	Personal Accident Benefits	500000.00	
8	8	Devansh Thakur	4	MALE	Personal Accident Benefits	500000.00	
9	9	Navansh	5	MALE	Personal Accident Benefits	500000.00	
10	10	Suryansh Thakur	4	MALE	Personal Accident Benefits	500000.00	
11	11	Devansh Thakur	4	MALE	Personal Accident Benefits	500000.00	
12	12	Divyansh Thakur	4	MALE	Personal Accident Benefits	500000.00	
13	13	Divyansh	3	MALE	Personal Accident Benefits	500000.00	
14	14	Adwika	5	FEMALE	Personal Accident Benefits	500000.00	
15	15	Reyansh Singh	4	MALE	Personal Accident Benefits	500000.00	
16	16	Lavyansh Thakur	4	MALE	Personal Accident Benefits	500000.00	
17	17	Anaya Thakur	4	FEMALE	Personal Accident Benefits	500000.00	
18	18	Hitanshi Thakur	4	FEMALE	Personal Accident Benefits	500000.00	
19	19	Rishabh Thakur	4	MALE	Personal Accident Benefits	500000.00	
20	20	Prikshit Verma	5	FEMALE	Personal Accident Benefits	500000.00	
21	21	Samar verma	6	MALE	Personal Accident Benefits	500000.00	
22	22	Ramita datyal	5	FEMALE	Personal Accident Benefits	500000.00	
23	23	Divyansh Bhargav	5	MALE	Personal Accident Benefits	500000.00	
24	24	Sushant Thakur	5	MALE	Personal Accident Benefits	500000.00	
25	25	Athrav Thakur	5	MALE	Personal Accident Benefits	500000.00	
26	26	Rishita Thakur	4	MALE	Personal Accident Benefits	500000.00	
27	27	Arshiini Singh	4	MALE	Personal Accident Benefits	500000.00	
28	28	Lavanya	5	MALE	Personal Accident Benefits	500000.00	
29	29	Anaya Thakur	5	FEMALE	Personal Accident Benefits	500000.00	

30	30	Agrim Thakur	5	MALE	Personal Accident Benefits	500000.00	
31	31	Anaya Thakur	6	FEMALE	Personal Accident Benefits	500000.00	
32	32	Mauli Singh Thakur	5	MALE	Personal Accident Benefits	500000.00	
33	33	Shubham Thakur	6	MALE	Personal Accident Benefits	500000.00	
34	34	Rijul Thakur	6	MALE	Personal Accident Benefits	500000.00	
35	35	Manvi Thakur	5	FEMALE	Personal Accident Benefits	500000.00	
36	36	Naira Jaswal	7	MALE	Personal Accident Benefits	500000.00	
37	37	Priyanshi	6	FEMALE	Personal Accident Benefits	500000.00	
38	38	Shivansh Sharma	7	FEMALE	Personal Accident Benefits	500000.00	
39	39	Shivani Thakur	7	FEMALE	Personal Accident Benefits	500000.00	
40	40	Ishita	8	FEMALE	Personal Accident Benefits	500000.00	
41	41	Aaditya Thakur	7	FEMALE	Personal Accident Benefits	500000.00	
42	42	Pariyanshi	7	FEMALE	Personal Accident Benefits	500000.00	
43	43	Arnav Thakur	8	MALE	Personal Accident Benefits	500000.00	
44	44	Anshika Parmar	9	FEMALE	Personal Accident Benefits	500000.00	
45	45	Dhriti Verma	9	FEMALE	Personal Accident Benefits	500000.00	
46	46	Abhimanue Sharma	9	MALE	Personal Accident Benefits	500000.00	
47	47	Aarav	9	MALE	Personal Accident Benefits	500000.00	
48	48	Tanisha	10	FEMALE	Personal Accident Benefits	500000.00	
49	49	Aadarsh Thakur	9	MALE	Personal Accident Benefits	500000.00	
50	50	Aditya Thakur	10	FEMALE	Personal Accident Benefits	500000.00	
51	51	Riddhima Thakur	9	FEMALE	Personal Accident Benefits	500000.00	
52	52	Aaditi	9	FEMALE	Personal Accident Benefits	500000.00	
53	53	Aditya Varma	10	MALE	Personal Accident Benefits	500000.00	
54	54	Jatin Thakur	12	MALE	Personal Accident Benefits	500000.00	
55	55	Shivansh Thakur	12	MALE	Personal Accident Benefits	500000.00	
56	56	Aditya Thakur	13	MALE	Personal Accident Benefits	500000.00	

Additional Details of Insured Person/s							
Sr.No	Name	Designation	Plan Type	Risk Group	Nominee Name	Share %	Nominee Relationship
1	Aatish Gumbra	Student	ADVANCE	LOW RISK	Jagdish Chand	100.00	Father
2	Divyansh Thakur	Student	ADVANCE	LOW RISK	Surrinder Thakur	100.00	Father
3	Arnika Thakur	Student	ADVANCE	LOW RISK	Rakesh Kumar	100.00	Father
4	Yuvaan Thakur	Student	ADVANCE	LOW RISK	Santosh Kumar	100.00	Father
5	Aman Thakur	Student	ADVANCE	LOW RISK	Chaman Lal	100.00	Father
6	Paridhi	Student	ADVANCE	LOW RISK	Vipan Kumar	100.00	Father
7	Anaya Sharma	Student	ADVANCE	LOW RISK	Manoj Sharma	100.00	Father
8	Devansh Thakur	Student	ADVANCE	LOW RISK	Maneesh Kumar	100.00	Father
9	Navansh	Student	ADVANCE	LOW RISK	Bhadar Singh	100.00	Father
10	Suryansh Thakur	Student	ADVANCE	LOW RISK	Sunny Kumar	100.00	Father
11	Devansh Thakur	Student	ADVANCE	LOW RISK	Deepak Thakur	100.00	Father
12	Divyansh Thakur	Student	ADVANCE	LOW RISK	Kirti Ram	100.00	Father
13	Divyansh	Student	ADVANCE	LOW RISK	Chaman Lal	100.00	Father
14	Adwika	Student	ADVANCE	LOW RISK	Naveen Kumar	100.00	Father
15	Reyansh Singh	Student	ADVANCE	LOW RISK	Nageshwar Singh	100.00	Father
16	Lavyansh Thakur	Student	ADVANCE	LOW RISK	Vinod Kumar	100.00	Father
17	Anaya Thakur	Student	ADVANCE	LOW RISK	Jai Pal Singh	100.00	Father
18	Hitanshi Thakur	Student	ADVANCE	LOW RISK	Kulbhushan	100.00	Father
19	Rishabh Thakur	Student	ADVANCE	LOW RISK	Ravi Kumar	100.00	Father
20	Priksht Verma	Student	ADVANCE	LOW RISK	Manohar Lal Verma	100.00	Father
21	Samar verma	Student	ADVANCE	LOW RISK	Dheeraj Verma	100.00	Father
22	Ramita datyal	Student	ADVANCE	LOW RISK	Jagdish Chand	100.00	Father
23	Divyansh Bhargav	Student	ADVANCE	LOW RISK	Ajay Kumar	100.00	Father
24	Sushant Thakur	Student	ADVANCE	LOW RISK	Balbir Singh	100.00	Father
25	Athrav Thakur	Student	ADVANCE	LOW RISK	Parveen Kumar	100.00	Father
26	Rishita Thakur	Student	ADVANCE	LOW RISK	Attar Chand	100.00	Father
27	Arshiini Singh	Student	ADVANCE	LOW RISK	Vishwajit Singh Thakur	100.00	Father

28	Lavanya	Student	ADVANCE	LOW RISK	Manoj Kumar	100.00	Father
29	Anaya Thakur	Student	ADVANCE	LOW RISK	Ajay Kumar	100.00	Father
30	Agrim Thakur	Student	ADVANCE	LOW RISK	Amit Kumar Thakur	100.00	Father
31	Anaya Thakur	Student	ADVANCE	LOW RISK	Lalit Kumar	100.00	Father
32	Mauli Singh Thakur	Student	ADVANCE	LOW RISK	Sachin Kumar	100.00	Father
33	Shubham Thakur	Student	ADVANCE	LOW RISK	Vidya Sagar	100.00	Father
34	Rijul Thakur	Student	ADVANCE	LOW RISK	Chaman Lal	100.00	Father
35	Manvi Thakur	Student	ADVANCE	LOW RISK	Manoj Kumar	100.00	Father
36	Naira Jaswal	Student	ADVANCE	LOW RISK	Ramesh Chand	100.00	Father
37	Priyanshi	Student	ADVANCE	LOW RISK	Pankaj Kumar	100.00	Father
38	Shivansh Sharma	Student	ADVANCE	LOW RISK	Daleep Kumar	100.00	Father
39	Shivani Thakur	Student	ADVANCE	LOW RISK	Jadish Chand	100.00	Father
40	Ishita	Student	ADVANCE	LOW RISK	Vipan Kumar	100.00	Father
41	Aaditya Thakur	Student	ADVANCE	LOW RISK	Rajkumar	100.00	Father
42	Pariyanshi	Student	ADVANCE	LOW RISK	Parveen Kumar	100.00	Father
43	Arnav Thakur	Student	ADVANCE	LOW RISK	Balbir Singh	100.00	Father
44	Anshika Parmar	Student	ADVANCE	LOW RISK	Jaswant Singh	100.00	Father
45	Dhriti Verma	Student	ADVANCE	LOW RISK	Dheeraj Verma	100.00	Father
46	Abhimanue Sharma	Student	ADVANCE	LOW RISK	Virender Kumar	100.00	Father
47	Aarav	Student	ADVANCE	LOW RISK	Vijay Kumar	100.00	Father
48	Tanisha	Student	ADVANCE	LOW RISK	Rajkumar	100.00	Father
49	Aadarsh Thakur	Student	ADVANCE	LOW RISK	Anoop Kumar	100.00	Father
50	Aditya Thakur	Student	ADVANCE	LOW RISK	Vijay Singh	100.00	Father
51	Riddhima Thakur	Student	ADVANCE	LOW RISK	Suneel Kumar	100.00	Father
52	Aaditi	Student	ADVANCE	LOW RISK	Santosh Kumar	100.00	Father
53	Aditya Varma	Student	ADVANCE	LOW RISK	Bichitar Singh	100.00	Father
54	Jatin Thakur	Student	ADVANCE	LOW RISK	Rajkumar	100.00	Father
55	Shivansh Thakur	Student	ADVANCE	LOW RISK	Suneel Kumar	100.00	Father
56	Aditya Thakur	Student	ADVANCE	LOW RISK	Virender Singh	100.00	Father

**Total Sum Insured in words:** (INDIAN RUPEES: Two Crore(s) Eighty Lac(s) Rupee(s) And Zero Paise Only.)

**Total Premium in words:** (INDIAN RUPEES: Seven Thousand Rupee(s) And Zero Paise Only.)

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

#### BASIC

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

#### BASIC PLUS

- Accidental Death and PTD : Sum insured will be 100% of principal Sum insured.
- Children's Education Benefit : One-time payment of Rs.5,000/- each child towards the cost of education of up to 2 of the insured's dependent children due to death or PTD claim of insured
- Transportation of Mortal remains : 2% of Principal sum insured or 5000/- whichever is less.
- In case of death due to snake bite/ insect bite/ animal bite/ Drowning or use of pesticide, poisonous substance then we will require Forensic/ Viscera report . Mosquito bite is excluded from the coverage.
- Geographical area; Worldwide.
- As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year.

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

#### ADVANCE

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

#### COMPREHENSIVE

1. Accidental Death and PTD : Sum insured will be 100% of principal Sum insured.
2. Accidental PPD :Limit of indemnity will be as per table mentioned in policy wording.
3. Temporary Total Disability : Sum insured against Temporary total disablement is 24 times of the monthly salary/income or as mentioned in schedule whichever is less. Indemnity against this coverage will be 1% of TTD sum insured or Rs. 5000/- per week whichever is less for maximum temporary total disablement period of 100 weeks
4. Children's Education Benefit : One-time payment of Rs.5,000/- each child towards the cost of education of up to 2 of the insured's dependent children due to death or PTD claim of insured
5. Transportation of Mortal remains : 2% of Principal sum insured or 5000/- whichever is less.
6. In case of death due to snake bite/ insect bite/ animal bite/ Drowning or use of pesticide, poisonous substance then we will require Forensic/ Viscera report . Mosquito bite is excluded from the coverage.
7. Geographical area; Worldwide.
8. As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year.
9. Age of persons covered should be between years.
10. Terrorism is covered under purview of the policy however any claim due to Nuclear, chemical and biological terrorism is not covered. Insurer maximum liability will be restricted up to INR 25 Crore in a year for claim happened due to terrorism activity
11. If there is Employees- Employer Relationship: 1) At time of accident, member must be under employment of insured. 2) It is hereby agreed and understood that insured will provide details of joined/ resigned employees by 10th of the succeeding month. Inclusion and deletion of employees would be effect from the date of joining/date of resignation subject to availability of sufficient premium deposit to effect the inclusion from the date of joining. In case of delay in declaration, the inclusion/deletion would be effect from the date of declaration, subject to the availability of sufficient premium deposit to effect the inclusion. If the Premium deposit is not sufficient to provide cover as mentioned above, inclusion would be effected from the date of payment of premium and in the intervening period, the Company shall not be liable for any loss related with newly joined employees
12. Communicable disease exclusion clause  
Notwithstanding any provision to the contrary, this Insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following including any fear or threat thereof, whether actual or perceived. Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or Coronavirus (COVID-19) including any mutation or variation thereof; or Pandemic or epidemic, as declared as such by the World Health Organization or any venmental authority.
13. It is hereby agreed and understood that total cumulative sum insured of insured member against all SGI individual/Group personal accident policies should not be more than 120 times of his/her monthly income. It will be duty of insured/ nominee to provide sufficient legal document in favour of income of insured member along with other documents at time of claim. (Applicable if Insured person was earning at time of proposal. In case of non earning person cumulative sum insured should be INR 5 Lakh or as mentioned in policy schedule whichever is lesser)
14. Persons working in underground mines, explosives magazines, workers involved in electrical installation with high tension supply, Jockeys, Circus personnel, Persons engaged in activities like racing on wheels or horseback, big game hunting, Mountaineering, winter sports, skiing, ice hockey, hang gliding, river rafting, polo and persons engaged in occupations/activities of similar hazard are not covered.
15. The company shall not be liable under this policy for any claim arising or resulting from the Insured Person committing any breach of law with criminal intent or participating in an actual or attempted felony, riot, crime, misdemeanour or civil commotion

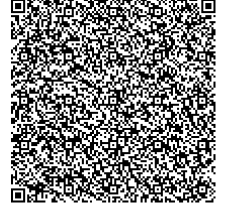
#### Additional Covers

In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at PATHANKOT on 04/10/2022	
Entered by:	EM015046
Approved by:	

PLACE: PATHANKOT

DATE: 04/10/2022

For and on behalf of  
SHRIRAM GENERAL  
INSURANCE COMPANY  
LIMITED



Authorised Signatory

All the amounts mentioned in this policy are in Indian Rupees **GSTIN No. 03AAKCS2509K1ZD**

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