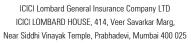


GROUP PERSONAL ACCIDENT KEY INFORMATION SHEET

DISCLAIMER NOTE: The information mentioned below is illustrative and not exhaustive. The information must be read in conjunction with the policy wordings. In case of any conflict between the Key Information Sheet and the policy wordings, the terms and conditions mentioned in the policy wordings shall prevail.

S. No	Title	Description	Refer to Policy Wordings
1	Product Name	Group Personal Accident	
2	What is covered under the	The policy covers the Insured Person (or his Nominee/ legal heir, as the case may be) for the occurrence of any Insured Event, as specifically described, under different Benefit(s) (and Extensions - if any) arising due to an Injury sustained by the Insured Person during the Policy Period but not exceeding the Sum Insured as specified under the respective Benefits (and Extensions - if any) under Policy Schedule. The cover is for 24 hours or as mentioned in Part 1 of the policy and on a worldwide basis.	Part I of the Policy
3	Coverage and Optional Add-ons	Benefits: Death Permanent Total Disablement Permanent Partial Disablement Temporary Total Disablement Extensions: Cover for Expenses related to Burns Modification of residential accommodation & vehicle: Repatriation of Mortal Remains Ambulance Charges Transportation Allowance (Compassionate visit) Travel Expenses for Medical Treatment Catastrophe Evacuation: Cost of Clothing Damage Loss of Job Cover Improved Disability Benefit/ Dismemberment Daily Cash Allowance: Carriage of Dead Body On Duty Cover Children's Education Grant Accidental Hospitalization Expenses Mysterious disappearance Treatment outside India (along with travelling cost & boarding & lodging of the attendant): Medical Expenses Out Patient Department (OPD) expenses Loss/damage to School Bag/Books Widowhood Cover Purchase of Blood Prosthesis & Artificial Limbs Broken Bones Legal Expenses	Part II of the policy Clause No. 2 (Benefits) and Clause No. 3 (Extensions)
4	What are the major Exclusions in the Policy	 Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression. Being under influence of drugs, alcohol, or other intoxication or hallucinogens Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor Committing any breach of law of land with criminal intent. Death or disablement resulting from Pregnancy or childbirth Professional sports team in respect of specific benefit for inability to perform Participation in any kind of motor speed contest While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. (Not applicable for fare Paying Passengers) Underground mining & contractor specializing in tunneling Naval, military or air force personnel Radioactivity, Nuclear risks, ionizing radiation 	Part I and Part II (Clause 4) of the policy Indicative list of Exclusions
5	Payout Basis	Reimbursement claims of covered benefits upto specified sum insured as per the scope of cover	Part II of the policy clause 4 (i, ii, iii and iv)- Claim Administration
6	Terms of Renewal	 (i) The Policy can be renewed as a separate contract under the then prevailing ICICI Lombard Group Personal Accident Insurance product or its nearest substitute (in case the product ICICI Lombard Group Personal Accident Insurance is withdrawn by the Company) approved by IRDA. (ii) The policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non- cooperation by the insured. 	Clause 10- Terms of renewal
7	Cancellation	 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. Insured or the Company may cancel this Policy by giving the Company or the insured, as the case may be, 15 days written notice for the cancellation of the Policy, and then the Company shall refund premium on short term rates (if initiated by the insured) or pro rata rates (if initiated by the Company) for the unexpired 	Part III of the policy Clause 9- Cancellation/ Termination





Policy Period. The Company shall follow the short period scale unless otherwise mutually agreed.

DIAMOND EDUCATIONAL & WELFARE SOCIETY (SRI VENKATESHWAR

1566512

9818216568

DEEPA OBEROI

puneetoberoi1@gmail.com

Sector-18 Dwarka Delhi South West Delhi -110075

From: 01/04/2022 Time: 00:00 Hours



GROUP PERSONAL ACCIDENT

Issued at MUMBAI

Delhi Pin- 110075

Agency Code1:

Agency Name:

568,800,000.00

New Delhi

2844

INTERNATIONAL SCHOOL)

Agent's mobile no.:

To Midnight of 31/03/2023

As per annexure attached

Agent's E-mail ID:

UIN-ICIPAGP22077V062122 Misc 05

Part I of Policy: Policy Schedule

Policy No 4005/245776245/00/000 (TRUE COPY)

1. Name of the Insured:

2. Mailing Address of the Insured:

3. Intermediary Details:

4. Period of Insurance:

5. Total number of persons to be insured:

6. Total Capital Sum Insured:

7. Details of persons to be insured:

8. Benefit Table:

A - Accidental Death only - 100%

B = (A) + Loss of Two Limbs, Two eyes or one limb and one eye -100%, Loss of One Limb or One Eye - 50%, Permanent Total Disablement (PTD) from injuries other than those named above -100%

C = (A) + (B) + Permanent Partial Disablement (PPD)

D1= (A) + (B) + (C) + Temporary Total Disablement (TTD) 1% of S.I. Or Rs.5,000/=per week or actual weekly salary which ever is less.

9. Premium

Premium Break Up	(Rs.)	Premium (Rs.)
Stamp Duty	(Rs.)	10.00
*Total Premium	(Rs.)	247,798.20

^{*}Premium value mentioned above is inclusive of taxes applicable

10. Conditions/Endorsements

1.	The policy	is issued	on named basis.
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- 2. D1 = (A) + (B) + (C) + Temporary Total Disablement (TTD) 1% of S.I. Or Rs.5,000/=per week or actual weekly salary which ever is less.
- 3. Age Band: Students: 03-18 years & Staff: 18 to 65 years
- 4. Accidental Medical Hospitalisation Expenses are covered upto Rs 50,000/- or actual whichever is lower on IPD basis.
- 5. OPD Medical Hospitalisation Expenses are covered upto Rs 5,000/- or actual whichever is lower subject to RS 500/- deductiables.
- 6. C Coverage for Students
- 7. D Coverage for Teaching and non-teaching Staff
- 8. AOA Limit: Warranted that maximum libility of the company due to any one accident (AOA) will be Rs.5000000/-(Fifty Lac only).
- 9. AOY Limit: Warranted that maximum libility of the company during any one year(AOY) will be Rs.10000000/-(One Crore Only).
- 10. Children Education Welfare Fund for dependent children incase of Death of Employee- upto 10,000/- per child (Restricted to 2 children)
- 11. Carriage of Dead Body 2% of SI subject to max to Rs 2,500/-
- 12. 16 lives age below 2 years are covered under the policy on named basis
- 13. B = (A) + Loss of Two Limbs, Two eyes or one limb and one eye -100%, Loss of One Limb or One Eye 50%, Permanent Total Disablement (PTD) from injuries other than those named above -100%
- 14. Risk Category I & II are covered.
- 15. Premium to be charged on prorata scale for addition/ deletion endorsement
- 16. Any endorsements will be from the date of addition and not from the inception of the policy
- 17. Premium shall not be refunded for deletion if any claim is paid during the policy.
- 18. Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy
- [19.]C = (A) + (B) + Permanent Partial Disablement (PPD)
- 20. A Accidental Death only 100%

11. Special Conditions:

1. Below mentioned activity shall be outside the scope of the policy:-

Professional sports team in respect of specific benefit for inability to perform

Participation in any kind of motor speed contest.

While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. (Not applicable for fare Paying Passengers)

Underground mining & contractor specializing in tunneling

Naval, military or air force personnel

Radioactivity, Nuclear risks, ionizing radiation

Drivers are excluded from the policy

Animal bite/Snake Bite/Insect bite is not covered.

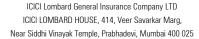
Perils of the sea are excluded from the scope of the policy.

Exclusions :-

Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression.

Being under influence of drugs, alcohol, or other intoxication or hallucinogens

Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor





Committing any breach of law of land with criminal intent.

Death or disablement resulting from Pregnancy or childbirth

Risk Category III people are out of the scope of the policy :-

Persons working in mines, explosives, Electrical installations on high tension lines, Racing, Circus

People, skiing, mountaineering, big game hunting, ballooning, hang gliding, river rafting, winter sports, skiing, ice hockey, polo & such other persons engaged in occupation of similar hazard are not covered under GPA

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section Grievance Redressal on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority (IRDA) through the Integrated Grievance Management Section (IGMS) or IRDA Grievance Call Centre(IGCC) at their toll free no.155255

12. Clauses:

1. The Cover is subject to inclusion of loss/ damage/ liability due to terrorism activity

13. Warranties:

1. The claim should be intimated with in the three months of the occurrence of the event, failing to which company shall not be liable to pay the claim

Subject otherwise to terms and conditions of Group Personal Accident Insurance Policy.

Signed for and on behalf of the ICICI Lombard General Insurance Company Limited, at Mumbai on this date 25/04/2022.



Authorized Signatory

ICICI Lombard General Insurance Company Ltd.

GSTIN Reg. No: 07AAACI7904G1ZP

IL GIC GSTIN Address: Fourth Parsavnath Capital Tower Bhai Veer Singh Marg, New Delhi New Delhi 110001

HSN/SAC code: 997133 - GENERAL INSURANCE SERVICES

Policy shall stand cancelled ab initio in the event of non realisation of the premium

The stamp duty of Rs 10.0000 paid in cash or by demand draft or by payorder, vide Receipt/Challan no. CSD232202184 dated 06/01/2022

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
401 & 402, 4th Floor, Interface 11,
New Linking Road, Malad (West),

Mumbai - 400 064.

CIN: L67200MH2000PLC129408
Registered Office:
ICICI Lombard House, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi,
Mumbai - 400 025.

Toll free No. : 1800 2666

Alternate No.: +9192236 22666 (chargeable)
Email: customersupport@icicilombard.com

Website : www.icicilombard.com