

**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 policy ?	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: <ul style="list-style-type: none">• Death• Permanent Total Disablement• Permanent Partial Disablement• Temporary Total Disablement Extensions: <ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 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.	Part II of the policy Clause 10- Terms of renewal
7	Cancellation	<ul style="list-style-type: none">• 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.	
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GROUP PERSONAL ACCIDENT

UIN- ICIPAGP22077V062122 Misc 05

Part I of Policy: Policy Schedule

Policy No 4005/245776245/00/000 (TRUE COPY)	Issued at MUMBAI
1. Name of the Insured:	DIAMOND EDUCATIONAL & WELFARE SOCIETY (SRI VENKATESHWAR INTERNATIONAL SCHOOL)
2. Mailing Address of the Insured:	Sector-18 Dwarka Delhi South West Delhi -110075 New Delhi Delhi Pin- 110075
3. Intermediary Details:	Agency Code1: 1566512 Agency Name: DEEPA OBEROI Agent's mobile no.: 9818216568 Agent's E-mail ID : puneetoberoi1@gmail.com
4. Period of Insurance :	From: 01/04/2022 Time: 00:00 Hours To Midnight of 31/03/2023
5. Total number of persons to be insured:	2844
6. Total Capital Sum Insured:	568,800,000.00
7. Details of persons to be insured:	As per annexure attached
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.
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/- deductibles.
6.	C Coverage for Students
7.	D Coverage for Teaching and non-teaching Staff
8.	AOA Limit : Warranted that maximum liability of the company due to any one accident (AOA) will be Rs.5000000/- (Fifty Lac only).
9.	AOY Limit : Warranted that maximum liability 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,balloonning,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:

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| 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 |
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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