

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)
		<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. 	Part I and Part II (Clause 4) of the policy Indicative list of Exclusions

4	What are the major Exclusions in the Policy	<ul style="list-style-type: none"> • 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 	
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	<p>(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.</p> <p>(ii) The policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non- cooperation by the insured.</p>	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 Policy Period. The Company shall follow the short period scale unless otherwise mutually agreed. 	Part III of the policy Clause 9- Cancellation/ Termination

GROUP PERSONAL ACCIDENT

UIN- ICIPAGP22077V062122 Misc 05

Part I of Policy: Policy Schedule

Policy No. 4005/294201680/00/000 (TRUE COPY)	Issued at MUMBAI
1. Name of the Insured:	SDU EDUCATIONAL TRUST
2. Mailing Address of the Insured:	Doddabalapura 561203 Bangalore Karnataka Pin- 561203
3. Politically Exposed Person (PEP)/close relative of PEP:	No
4. Period of Insurance :	From: 01/06/2023 Time: 00:00 Hours To Midnight of 31/05/2024
5. Total number of persons to be insured:	1024
6. Total Capital Sum Insured:	102,400,000.00
7. Details of Persons to be insured:	As per annexure attached

Premium:

Premium Break Up	(Rs.)	Premium (Rs.)
Stamp Duty	(Rs.)	05.00
*Total Premium	(Rs.)	53,931.00

*Premium value mentioned above is inclusive of taxes applicable

9. Conditions/Endorsements

- 1.The policy is issued on Named basis.
- 2.Risk Category : I & II.
- 3.Age Limit 2-25 Years.
- 4.Premium for Addition & deletion to be charged on Pro Rata .
- 5.The coverage is a worldwide cover.

6.	For Students : Age Limit 03-30 Years & For Staff & Parents: Age Limit 18-65 Years
7.	A = Accidental Death only ? 100%
8.	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%
9.	C = (A) + (B) + Permanent Partial Disablement (PPD)
10.	D1 = (A) + (B) + (C) + Temporary Total Disablement (TTD) 1% of S.I. Or Rs. 5,000/=per week or actual salary which ever is less only for Other and General Staff excluding Contractor & Daily wages staff
11.	Accidental Medical Hospitalisation Expenses are covered upto Rs 50,000/- or actual whichever is lower on IPD basis.
12.	C Coverage for Students and A cover's for one earning parents
13.	D Coverage for Other, General and Contractor & Daily wages staff
14.	Accidental Medical Hospitalisation Expenses are only for Students and Staff excluding one earning parents
15.	Children Education Welfare Fund for dependent children incase of Death of Employee- upto 10,000/- per child (Restricted to 2 children)
16.	Carriage of Dead Body 2% of SI subject to max to Rs 2500/-
17.	Premium to be charged on pro rata scale for addition/ deletion endt
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.	The claim should be intimated within the three months of the occurrence of the event, failing to which company shall not be liable

	to pay the claim
20.	Premium shall not be refunded for deletion if any claim is paid during the policy
21.	Any endorsements will be from the date of addition and not from the inception of the policy

10. Exclusions

1. Suicide, attempt to Suicide or intentionally self inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression.
2. Being under influence of drugs, alcohol, or other intoxicants or hallucinogens.
3. Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor.
4. Committing any breach of law of land with criminal intent.
5. Death or disablement resulting from Pregnancy or childbirth.
6. Perils of the sea are excluded from the scope of the policy.
7. Drivers are excluded from the policy.
8. Professional sports team in respect of specific benefit for inability to perform.
9. Participation in any kind of motor speed contest.
10. While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. (Not applicable for fare Paying Passengers).
11. Underground mining & contractor specializing in tunneling.
12. Naval, military or air force personnel.
13. Radioactivity, Nuclear risks, ionizing radiation.
14. 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.
15. Animal bite/Snake Bite/Insect bite is not covered.

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 09/06/2023 .



Authorized Signatory
ICICI Lombard General
Insurance Company Ltd.

GSTIN Reg. No: 29AAACI7904G1ZJ

IL GIC GSTIN Address : 27, Third And Fourth Floor, Sjr Tower, Bannerghatta Main Road, 3rd Phase, JP Nagar, Bangalore, Bengaluru Urban, Karnataka-560078

HSN/SAC code : 997133 - GENERAL INSURANCE SERVICES

"The stamp duty of Rs. 5.0000 paid in cash or by demand draft or by pay order, vide Receipt/challan no. CSD52020224718 dated 04/11/2022 ."

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



ICICI Lombard General Insurance Company LTD
ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

Note :- The policy could be subject to certain changes in terms and conditions including change in premium rate" - this would be applicable to all group product

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,
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