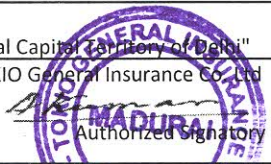


Policy Schedule

<p align="center">IFFCO-TOKIO General Insurance Company Limited Regd. Office: IFFCO SADAN, C1 Distt Centre, Saket, New Delhi-110017 CIN: U74899DL2000PLC107621</p> <p align="center">Group Personal Accident Insurance Policy Schedule</p>		Policy Servicing Office	SBU	94	
		IFFCO TOKIO General Insurance. Co. Ltd No.82, Preetham Plaza, First Floor Chandrakanthi Nagar, Ponmeni Bye Pass Road, Madurai - 625010			
Insured	M/S. COLLEGE OF AGRICULTURAL TECHNOLOGY			Policy No	51580812
Address	GULLAPURAM, VAIGAI DAM, THENI			Covernote No	
Phone No		Pin Code	625562	Period of Insurance	
		Agent Code	94001222	from 00.00 hours on	02/11/2015
				To Mid Night on	01/11/2016
Total Members Covered	976	Co-insurance Details			
Premium Details		IFFCO TOKIO General Insurance Co. Ltd.		100%	
Gross Premium (INR)	48,174				
Service Tax (INR)	6,744				
Net Premium Payable (INR)	54,918				
Policy Conditions/ Extensions/ Endorsements					
Group Composition:	Students, Parents and Teaching Staff				
Basis of Policy	Named Cover				
Nature of Work	-				
Table "A": Benefit 1, Table "B1": Benefit 1-4, Table "B": Benefit 1-5, Table "C": Benefit 1-6					
Coverage	"Table B1"				
Day 1 cover for new Joinees is allowed subject to receipt of premium / sufficient CD balance as on effective date of cover and declaration by 15th of every succeeding month.					
Refund of premium on account of Mid-term Deletion of Members is allowed from the date of separation subject to receipt of intimation by 15th day of every succeeding month failing which refund will be calculated from the date of submission of intimation to ITGI. No refund is allowed in case of claim preferred on ITGI.					
The policy will be subject to declaration cum adjustment clause.					
Students, Teaching & Non-Teaching Staff Accidental Medical Extension (Only Hospitalization) : Actual expenses incurred or Rs.50000 whichever is lower. (Not Linked to the PA disability Claim admissible under the policy)					
* Terrorism is not covered under the policy					
*In case of Death Claim the claim amount will be settled to the Nominee as designated during binding of the proposal.					
Special Inbuilt Benefits under the Policy in addition to capital sum insured					
A. In the event of death of Insured Person outside his/her Home, transportation cost for carriage of dead body to Home including funeral charges is payable. 2% of Capital Sum Insured or 2,500/- (Two thousand five hundred) whichever is lower.					
B. Cost of Clothing damaged in the Accident as described above and liability is admitted by us. Rs. 1000 (one thousand) per insured person any one accident or actual expenses whichever is lower.					
C. Ambulance charges for transportation of Insured person to Hospital following Accident which result in liability having been admitted by us as per 1 to 6 of Table of Benefits. Rs. 1000 (one thousand) per insured person any one accident or actual expenses whichever is lower.					
D. Education Fund: In the event of death, permanent total disablement, i.e. 1 to 4 of Table of Benefit of Insured Person, We will approve compensation towards Education Fund for dependent children for one child upto the age of 23 yrs and For more than one children upto the age of 23 yrs. 10% (Ten percent) of C.S.I Subject to a maximum of Rs. 5000. 10% (Ten percent) of C.S.I Subject to a maximum of Rs. 10000/-					
E. Loss of Employment: In the event of accident leading to loss of employment as a consequence of 2,3 and 4 of table of benefits. Rs. 15000 or 1% of CSI whichever is lower.					
Mid Term enhancement of Sum Insured due to any reason will not be allowed.					

Policy Schedule

Subject otherwise to the terms, conditions, exceptions and limitations of this policy.	
- The coverage is as per policy wordings / endorsements / clauses attached. Please go through the Group Personal Accident Insurance Policy and in case of any discrepancy, please inform us. - Policy is cancelled ab-initio in case of Cheque Dishonour.	
1) "Policy Issuing Office: Delhi"	
2) " Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi"	
Toll Free: 1800-103-5499 (24 hours all days) or SMS "CLAIM" to 56161. Service Tax No : AAACI7573HST001	For IFFCO-TOKIO General Insurance Co. Ltd  Authorized Signatory