



**DELHI INSTITUTE OF HIGHER EDUCATION**  
Plot No-20, C Sector-Tech Zone-4, Greater Noida, U.P-201306  
(Affiliated to Chaudhary Charan Singh University, Meerut)

Order No: DIHENOIDA/AICTE/2025/ST0293

Date:27/05/2025

## **INSURANCE FOR STUDENTS**

SHRIRAM GENERAL INSURANCE COMPANY LIMITED  
J-2, FIRST FLOOR, RDC, RAJ NAGAR, GHAZIABAD  
(UP), , GHAZIABAD  
UTTAR PRADESH - 201002  
CONTACT (TOLL FREE): 7412078288 / 7412078289

DELHI INSTITUTE OF HIGHER EDUCATION - GSTIN  
NO : N.A

PLOT NO-20 C TECHZONE IV GREATER NOIDA WEST  
GREATER NOIDA

Gautam Buddha Nagar, UTTAR PRADESH

201308

9999116760

Subject: Shri GPA Policy Number 108047/51/25/000007 with Risk Start Date 15/11/2024

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 **108047/51/25/000007** 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



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IRDA Registration Number: 137

## 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: SGLPAGP21478V022021 Service Acc.Code: 997133

<b>Policy No:</b>	108047/51/25/000007	<b>Prev. Policy No:</b>	
<b>Cover Note No:</b>		<b>Cover Note Date:</b>	
<b>Insured's Code:</b>	IN-35925399	<b>Branch Code:</b>	108047
<b>Insured's Name:</b>	M/S DELHI INSTITUTE OF HIGHER EDUCATION	<b>Branch Name:</b>	GHAZIABAD
<b>Address:</b>	PLOT NO-20 C TECHZONE IV GREATER NOIDA WEST, GREATER NOIDA, ALPHA GREATER NOIDA, GAUTAM BUDDHA NAGAR, UTTAR PRADESH 201308	<b>Branch Address:</b>	J-2,FIRST FLOOR,RDC ,RAJ NAGAR, GHAZIABAD (UP), , GHAZIABAD, UTTAR PRADESH 201002
<b>Tel. / Fax /Email:</b>	//mkmittal1988@gmail.com	<b>Branch Tel. /Fax /Email:</b>	7412078288 / 7412078289/ /sgi.ghaziabad@shriramgi.com
<b>Dev.Officer:</b>	NA0000001007-Mr.ABHAY KUMAR SINGH	<b>Intermediary Details/Contact No:</b>	-
<b>Period of Insurance:</b>	From 15/11/2024 6:24AM To 11:59PM 14/11/2025		
<b>Collection No. &amp; Dt.:</b>	Cash Deposit A/c AAN000015250 & 18/11/2024		
<b>Gross Prem:</b>	6839.00	<b>IGST:</b>	0.00
<b>CGST:</b>	616.00	<b>SGST / UTGST :</b>	616.00
<b>Total:</b>	8071.00	<b>Stamp Duty:</b>	20.00
<b>Total Sum Insured</b>	22800000.00	<b>Total No. Of Persons</b>	114

CIN No: U66010RJ2006PLC029979

Details of Insured Person/s						
Sr.No	Emp No./ID No.	Name	Age	Sex	Section/Cover	Sum Insured
1	1	ABHIGYAN KRISHNA TIWARI	20	MALE	Personal Accident Benefits	200000.00
2	2	ABHISHEK YADAV	17	MALE	Personal Accident Benefits	200000.00
3	3	ADITYA MISHRA	17	MALE	Personal Accident Benefits	200000.00
4	4	AJIT RAJBHAR	17	MALE	Personal Accident Benefits	200000.00
5	5	ANANYA TRIPATHI	18	FEMALE	Personal Accident Benefits	200000.00
6	6	ANIKET KUMAR	19	MALE	Personal Accident Benefits	200000.00
7	7	ANIRUDH BOSE	20	MALE	Personal Accident Benefits	200000.00
8	8	ANJALI	17	FEMALE	Personal Accident Benefits	200000.00
9	9	ANJALI GUPTA	17	FEMALE	Personal Accident Benefits	200000.00
10	10	ANSHIKA GUPTA	18	FEMALE	Personal Accident Benefits	200000.00
11	11	ANSHITA TIWARI	18	FEMALE	Personal Accident Benefits	200000.00
12	12	APARNA TRIPATHI	18	FEMALE	Personal Accident Benefits	200000.00
13	13	ASHUTOSH KUMAR	17	MALE	Personal Accident Benefits	200000.00
14	14	DEEPAK KUMAR	16	MALE	Personal Accident Benefits	200000.00
15	15	DEEPANSHU SINGH	17	MALE	Personal Accident Benefits	200000.00
16	16	DIPESH PANDEY	18	MALE	Personal Accident Benefits	200000.00
17	17	HARI OM TIWARI	19	MALE	Personal Accident Benefits	200000.00
18	18	HARSH KUMAR	19	MALE	Personal Accident Benefits	200000.00
19	19	HARSH SINGH	18	MALE	Personal Accident Benefits	200000.00
20	20	HARSHEY GOLAR	18	MALE	Personal Accident Benefits	200000.00
21	21	HARSHIT SINGH BISHT	19	MALE	Personal Accident Benefits	200000.00
22	22	HIMANSHU RAJPUT	17	MALE	Personal Accident Benefits	200000.00
23	23	IQBAL ATIF	18	MALE	Personal Accident Benefits	200000.00



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24	24	KARAN SINGH	19	MALE	Personal Accident Benefits	200000.00
25	25	KHUSHI	17	FEMALE	Personal Accident Benefits	200000.00
26	26	KUMAR ADITYA	17	MALE	Personal Accident Benefits	200000.00
27	27	LAKSHYA GUPTA	18	MALE	Personal Accident Benefits	200000.00
28	28	LAVLESH KUMAR YADAV	19	MALE	Personal Accident Benefits	200000.00
29	29	MANISH KUMAR SINGH	17	MALE	Personal Accident Benefits	200000.00
30	30	MAYANK KUMAR	18	MALE	Personal Accident Benefits	200000.00



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31	31	MUDIT BANSAL	17	MALE	Personal Accident Benefits	200000.00
32	32	NEHA KUMARI	19	FEMALE	Personal Accident Benefits	200000.00
33	33	NIHAL RAJPOOT	19	MALE	Personal Accident Benefits	200000.00
34	34	NIKHIL PAL	20	MALE	Personal Accident Benefits	200000.00
35	35	NISHCHAY PUSHP	19	MALE	Personal Accident Benefits	200000.00
36	36	NISHTHA GOEL	18	FEMALE	Personal Accident Benefits	200000.00
37	37	NISHTHA SINGH	17	FEMALE	Personal Accident Benefits	200000.00
38	38	POOJA SAHANI	18	FEMALE	Personal Accident Benefits	200000.00
39	39	PRITHISH PATEL	19	MALE	Personal Accident Benefits	200000.00
40	40	PRIYANSHU SHARMA	17	MALE	Personal Accident Benefits	200000.00
41	41	RAHUL SINGH	20	MALE	Personal Accident Benefits	200000.00
42	42	RAKHI	17	FEMALE	Personal Accident Benefits	200000.00
43	43	SAHIL AKHTAR	20	MALE	Personal Accident Benefits	200000.00
44	44	SAJAL ACHHWAN	18	MALE	Personal Accident Benefits	200000.00
45	45	SAKSHAM CHAUHAN	18	MALE	Personal Accident Benefits	200000.00
46	46	SALONI CHAUHAN	18	FEMALE	Personal Accident Benefits	200000.00
47	47	SHAGUN SINGH	19	FEMALE	Personal Accident Benefits	200000.00
48	48	SHIVAM	18	MALE	Personal Accident Benefits	200000.00
49	49	SHIVANI TIWARI	20	FEMALE	Personal Accident Benefits	200000.00
50	50	SHIVANSH PAINULI	19	MALE	Personal Accident Benefits	200000.00
51	51	SHUBHAM KUMAR PANDEY	17	MALE	Personal Accident Benefits	200000.00
52	52	SIDDARTH SINGH	22	MALE	Personal Accident Benefits	200000.00
53	53	SIDDHANT TIWARI	21	MALE	Personal Accident Benefits	200000.00
54	54	SUBHASRI NATH	18	FEMALE	Personal Accident Benefits	200000.00
55	55	SUMIT SHARMA	18	MALE	Personal Accident Benefits	200000.00
56	56	SURAJ SINGH PUNDIR	20	MALE	Personal Accident Benefits	200000.00
57	57	TANISHKA MOUNEY	19	FEMALE	Personal Accident Benefits	200000.00
58	58	VAISHNAVI SRIVASTAVA	19	FEMALE	Personal Accident Benefits	200000.00
59	59	VIVEK RAJBHAR	19	MALE	Personal Accident Benefits	200000.00
60	60	YASH YADAV	24	MALE	Personal Accident Benefits	200000.00
61	61	YASHOVARDHAN SANJEEV KUMAR	18	MALE	Personal Accident Benefits	200000.00
62	62	AAKASH JHA	18	MALE	Personal Accident Benefits	200000.00
63	63	AKANSH MEHTA	18	MALE	Personal Accident Benefits	200000.00
64	64	ANSH KATIYAR	18	MALE	Personal Accident Benefits	200000.00
65	65	ANSH SHARMA	18	MALE	Personal Accident Benefits	200000.00
66	66	ANSHIKA GUSAIN	17	FEMALE	Personal Accident Benefits	200000.00
67	67	ANURAG KUMAR	19	MALE	Personal Accident Benefits	200000.00
68	68	ARPIT MISHRA	18	MALE	Personal Accident Benefits	200000.00
69	69	ASTHA GUPTA	19	FEMALE	Personal Accident Benefits	200000.00
70	70	AYUSH KUMAR SINGH	19	MALE	Personal Accident Benefits	200000.00
71	71	CHHAVI BHATI	18	FEMALE	Personal Accident Benefits	200000.00
72	72	CHIRAG BHADORIA	18	MALE	Personal Accident Benefits	200000.00
73	73	DAKSH GUPTA	19	MALE	Personal Accident Benefits	200000.00
74	74	DAKSH SONI	18	MALE	Personal Accident Benefits	200000.00
75	75	DEV SETHI	18	MALE	Personal Accident Benefits	200000.00
76	76	DHRUV AGGARWAL	18	MALE	Personal Accident Benefits	200000.00
77	77	GEETIKA RAGHAV	19	FEMALE	Personal Accident Benefits	200000.00
78	78	HARSHIT GOEL	19	MALE	Personal Accident Benefits	200000.00
79	79	HIMANSHU RAI	19	MALE	Personal Accident Benefits	200000.00



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80	80	INSHA	18	FEMALE	Personal Accident Benefits	200000.00
81	81	JAI CHANDWANI	19	MALE	Personal Accident Benefits	200000.00
82	82	JATIN	18	MALE	Personal Accident Benefits	200000.00
83	83	KANIKA SHARMA	19	FEMALE	Personal Accident Benefits	200000.00
84	84	KRISHNA CHAUDHARY	20	MALE	Personal Accident Benefits	200000.00
85	85	KRISHNA KASHYAP	18	MALE	Personal Accident Benefits	200000.00
86	86	KUNAL CHANDRA	18	MALE	Personal Accident Benefits	200000.00



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87	87	LAVANYA BANODH	20	FEMALE	Personal Accident Benefits	200000.00
88	88	LAVANYA SIKRI	20	FEMALE	Personal Accident Benefits	200000.00
89	89	MANVI KUMARI	18	FEMALE	Personal Accident Benefits	200000.00
90	90	MAYANK KUMAR AGGARWAL	20	MALE	Personal Accident Benefits	200000.00
91	91	MOHD YASIR	18	MALE	Personal Accident Benefits	200000.00
92	92	MOKSH BHATI	18	MALE	Personal Accident Benefits	200000.00
93	93	MOULIK	18	MALE	Personal Accident Benefits	200000.00
94	94	NITIN KUMAR PANDEY	18	MALE	Personal Accident Benefits	200000.00
95	95	NITIN PATHYA	20	MALE	Personal Accident Benefits	200000.00
96	96	NITIN1 KUMAR	18	MALE	Personal Accident Benefits	200000.00
97	97	NITIN2 KUMAR	18	MALE	Personal Accident Benefits	200000.00
98	98	PANKAJ SINGH RAWAT	17	MALE	Personal Accident Benefits	200000.00
99	99	PIYUSH LINGWAL	18	MALE	Personal Accident Benefits	200000.00
100	100	PRANJAL MUKTANSH	19	MALE	Personal Accident Benefits	200000.00
101	101	RAHUL KUMAR	19	MALE	Personal Accident Benefits	200000.00
102	102	RISHABH YADAV	18	MALE	Personal Accident Benefits	200000.00
103	103	RITANSHU YADAV	19	MALE	Personal Accident Benefits	200000.00
104	104	RITIKA GARG	18	FEMALE	Personal Accident Benefits	200000.00
105	105	SAURAV	20	MALE	Personal Accident Benefits	200000.00
106	106	SHREYA PANDEY	19	FEMALE	Personal Accident Benefits	200000.00
107	107	SIDDHARTH AGARWAL	18	MALE	Personal Accident Benefits	200000.00
108	108	SNEHA	18	FEMALE	Personal Accident Benefits	200000.00
109	109	SONALI VISHVKARMA	21	FEMALE	Personal Accident Benefits	200000.00
110	110	SONI KAUSHIK	18	FEMALE	Personal Accident Benefits	200000.00
111	111	SUPRIYA KUMARI	17	FEMALE	Personal Accident Benefits	200000.00
112	112	TANISH AGRAWAL	17	MALE	Personal Accident Benefits	200000.00
113	113	VAIBHAV SHARMA	18	MALE	Personal Accident Benefits	200000.00
114	114	YASHASVI DHIMAN	18	FEMALE	Personal Accident Benefits	200000.00

Additional Details of Insured Person/s							
Sr.No	Name	Designation	Plan Type	Risk Group	Nominee Name	Share %	Nominee Relationship
1	ABHIGYAN KRISHNA TIWARI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
2	ABHISHEK YADAV	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
3	ADITYA MISHRA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
4	AJIT RAJBHAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
5	ANANYA TRIPATHI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
6	ANIKET KUMAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
7	ANIRUDH BOSE	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
8	ANJALI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
9	ANJALI GUPTA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
10	ANSHIKA GUPTA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
11	ANSHITA TIWARI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
12	APARNA TRIPATHI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
13	ASHUTOSH KUMAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
14	DEEPAK KUMAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
15	DEEPANSHU SINGH	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
16	DIPESH PANDEY	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
17	HARI OM TIWARI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
18	HARSH KUMAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
19	HARSH SINGH	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS



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20	HARSHEY GOLAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
21	HARSHIT SINGH BISHT	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
22	HIMANSHU RAJPUT	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
23	IQBAL ATIF	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
24	KARAN SINGH	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
25	KHUSHI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
26	KUMAR ADITYA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
27	LAKSHYA GUPTA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS



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28	LAVLESH KUMAR YADAV	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
29	MANISH KUMAR SINGH	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
30	MAYANK KUMAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
31	MUDIT BANSAL	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
32	NEHA KUMARI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
33	NIHAL RAJPOOT	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
34	NIKHIL PAL	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
35	NISHCHAY PUSHUP	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
36	NISHTHA GOEL	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
37	NISHTHA SINGH	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
38	POOJA SAHANI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
39	PRITHISH PATEL	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
40	PRIYANSHU SHARMA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
41	RAHUL SINGH	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
42	RAKHI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
43	SAHIL AKHTAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
44	SAJAL ACHHWAN	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
45	SAKSHAM CHAUHAN	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
46	SALONI CHAUHAN	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
47	SHAGUN SINGH	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
48	SHIVAM	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
49	SHIVANI TIWARI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
50	SHIVANSH PAINULI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
51	SHUBHAM KUMAR PANDEY	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
52	SIDDARTH SINGH	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
53	SIDDHANT TIWARI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
54	SUBHASRI NATH	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
55	SUMIT SHARMA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
56	SURAJ SINGH PUNDIR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
57	TANISHKA MOUNEY	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
58	VAISHNAVI SRIVASTAVA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
59	VIVEK RAJBHAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
60	YASH YADAV	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
61	YASHOVARDHAN SANJEEV KUMAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
62	AAKASH JHA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
63	AKANSH MEHTA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
64	ANSH KATIYAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
65	ANSH SHARMA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
66	ANSHIKA GUSAIN	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
67	ANURAG KUMAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
68	ARPIT MISHRA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
69	ASTHA GUPTA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
70	AYUSH KUMAR SINGH	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
71	CHHAVI BHATI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
72	CHIRAG BHADORIA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
73	DAKSH GUPTA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
74	DAKSH SONI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
75	DEV SETHI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
76	DHRUV AGGARWAL	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
77	GEETIKA RAGHAV	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS





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78	HARSHIT GOEL	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
79	HIMANSHU RAI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
80	INSHA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
81	JAI CHANDWANI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
82	JATIN	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
83	KANIKA SHARMA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
84	KRISHNA CHAUDHARY	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS



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85	KRISHNA KASHYAP	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
86	KUNAL CHANDRA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
87	LAVANYA BANODH	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
88	LAVANYA SIKRI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
89	MANVI KUMARI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
90	MAYANK KUMAR AGGARWAL	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
91	MOHD YASIR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
92	MOKSH BHATI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
93	MOULIK	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
94	NITIN KUMAR PANDEY	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
95	NITIN PATHYA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
96	NITIN1 KUMAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
97	NITIN2 KUMAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
98	PANKAJ SINGH RAWAT	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
99	PIYUSH LINGWAL	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
100	PRANJAL MUKTANSH	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
101	RAHUL KUMAR	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
102	RISHABH YADAV	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
103	RITANSHU YADAV	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
104	RITIKA GARG	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
105	SAURAV	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
106	SHREYA PANDEY	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
107	SIDDHARTH AGARWAL	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
108	SNEHA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
109	SONALI VISHVKARMA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
110	SONI KAUSHIK	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
111	SUPRIYA KUMARI	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
112	TANISH AGRAWAL	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
113	VAIBHAV SHARMA	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS
114	YASHASVI DHIMAN	Student	ADVANCE	LOW RISK	As per Institute record	100.00	OTHERS

<b>Total Sum Insured in words:</b>	(INDIAN RUPEES: Two Crore(s) Twenty Eight Lac(s) Rupee(s) And Zero Paise Only.)
<b>Total Premium in words:</b>	(INDIAN RUPEES: Eight Thousand Seventy One Rupee(s) And Zero Paise Only.)



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

**BASIC**

1. Accidental Death : Sum insured will be 100% of principal Sum insured.
2. Transportation of Mortal remains : 2% of Principal sum insured or 5000/- whichever is less.
3. 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.
4. Geographical area; Worldwide.
5. 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.
6. Age of persons covered should be between years.
7. 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.
8. 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
9. 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.
10. 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)
11. 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.
12. 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**

1. Accidental Death and PTD : Sum insured will be 100% of principal Sum insured.
2. Transportation of Mortal remains : 2% of Principal sum insured or 5000/- whichever is less.
3. 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.
4. Geographical area; Worldwide.
5. 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.
6. Age of persons covered should be between years.



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7. 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
8. 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
9. 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.
10. 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)
11. 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.
12. 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. Transportation of Mortal remains : 2% of Principal sum insured or 5000/- whichever is less.
4. 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.
5. Geographical area; Worldwide.
6. 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 vermental 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

**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. /- per week whichever is less for maximum temporary total disablement period of 100 weeks
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 vermental 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



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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

**Additional Covers**

1. It is hereby agreed and understood that if an individual is covered under any Personal Accident (PA) or Group Personal Accident (GPA) policy issued by SGICL, the same individual will not be eligible for coverage under any subsequent PA/GPA policy issued by SGICL. In the event that duplicate coverage is obtained, benefits under policies issued after the initial policy will be forfeited.
2. It is hereby agreed and understood that the Insurance Company will not increase the sum insured during the policy period unless such an increase was agreed upon by the Insurance Company before the premium was collected.



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In witness whereof the undersigned being authorised by and on behalf of the Company has/have herein to set his/their hands at GHAZIABAD on 15/11/2024

Entered by: EM015046

Approved by:

PLACE: GHAZIABAD

DATE: 15/11/2024

For and on behalf of  
**SHRIRAM GENERAL  
INSURANCE COMPANY  
LIMITED**

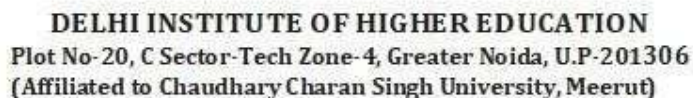
Validity of policy is subject to KYC verification

Consolidated Stamp Duty paid vide order No. F7(77)Gen/2024/7574 dated 02/09/2024  
POLICY ISSUING OFFICE - E-8, EPIP, RIICO INDUSTRIAL AREA, SITAPURA, JAIPUR, RAJASTHAN, 302022

All the amounts mentioned in this policy are in Indian Rupees **GSTIN No. 09AAKCS2509K1Z1**

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

Authorised Signatory



ISO/IEC 27001:2013 Certified

## Annexure-IV

## Shri Group Personal Accident Insurance

PROPOSAL FORM UIN: SGLPAGP21478V022021

**Intermediary Details (to be filled in BLOCK LETTERS)**

Branch Code  Employee Code  Intermediary Code

**Proposer's Details (to be filled in BLOCK LETTERS)**

1.This Proposal is for : ☒ A New Policy ☐ Renewal of SGI ☐ Renewal of others ☐ Endorsement

2a Proposer's Full Name Mr. / DELHI INSTITUTE OF HIGHER EDUCATION  
Mrs. / M/s.

2b Address for communication PLOT NO-20 C TECHZONE IV GREATER NOIDA WEST,

GREATER NOIDA, Alpha Greater Noida

City : Gautam Buddha Nagar      State : UTTAR PRADESH      Pin Code : 201308

Ph. No : \_\_\_\_\_ Office. STD Code : \_\_\_\_\_ Ph. No : \_\_\_\_\_

Mobile: 9999116760 email id : mkmittal1988@gmail.com

3. Business/Profession of the Proposer (in Details): \_\_\_\_\_

4. Period of Insurance : From 15-11-2024 06:24 AM

To 14-11-2025 11:59 PM

5.

Do you have CKYC Number?	No
If Yes Please enter the CKYC Number	
If no, please tick enter any of the following ID No. and attached the same. PAN No. : Voter ID No. Driving License No. Aadhar No. : Any other Id No.	AABTN1009R

### Details of persons to be insured – Personal Accident



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Please provide details of persons which need to be cover against individual personal accident policy.

**Table 1**



Name	Date of Birth (dd/mm/yyyy)	Relationship with Proposer	Gender	Profession/Oc cupation	Monthly Income(Rs.)	Existing physical disability or infirmity,if any	Name of Nominee	Nominee Relationship with insured person
ABHIGYAN KRISHNA TIWARI			MALE	Student	200000.00		As per Institute record	OTHERS
ABHISHEK YADAV			MALE	Student	200000.00		As per Institute record	OTHERS
ADITYA MISHRA			MALE	Student	200000.00		As per Institute record	OTHERS
AJIT RAJBHAR			MALE	Student	200000.00		As per Institute record	OTHERS
ANANYA TRIPATHI			FEMALE	Student	200000.00		As per Institute record	OTHERS
ANIKET KUMAR			MALE	Student	200000.00		As per Institute record	OTHERS
ANIRUDH BOSE			MALE	Student	200000.00		As per Institute record	OTHERS
ANJALI			FEMALE	Student	200000.00		As per Institute record	OTHERS
ANJALI GUPTA			FEMALE	Student	200000.00		As per Institute record	OTHERS
ANSHIKA GUPTA			FEMALE	Student	200000.00		As per Institute record	OTHERS
ANSHITA TIWARI			FEMALE	Student	200000.00		As per Institute record	OTHERS
APARNA TRIPATHI			FEMALE	Student	200000.00		As per Institute record	OTHERS
ASHUTOSH KUMAR			MALE	Student	200000.00		As per Institute record	OTHERS
DEEPAK KUMAR			MALE	Student	200000.00		As per Institute record	OTHERS
DEEPANSHU SINGH			MALE	Student	200000.00		As per Institute record	OTHERS
DIPESH PANDEY			MALE	Student	200000.00		As per Institute record	OTHERS
HARI OM TIWARI			MALE	Student	200000.00		As per Institute record	OTHERS
HARSH KUMAR			MALE	Student	200000.00		As per Institute record	OTHERS
HARSH SINGH			MALE	Student	200000.00		As per Institute record	OTHERS
HARSHEY GOLAR			MALE	Student	200000.00		As per Institute record	OTHERS
HARSHIT SINGH BISHT			MALE	Student	200000.00		As per Institute record	OTHERS
HIMANSHU RAJPUT			MALE	Student	200000.00		As per Institute record	OTHERS
IQBAL ATIF			MALE	Student	200000.00		As per Institute record	OTHERS



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KARAN SINGH			MALE	Student	200000.00		As per Institute record	OTHERS
KHUSHI			FEMALE	Student	200000.00		As per Institute record	OTHERS
KUMAR ADITYA			MALE	Student	200000.00		As per Institute record	OTHERS
LAKSHYA GUPTA			MALE	Student	200000.00		As per Institute record	OTHERS



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LAVLESH KUMAR YADAV			MALE	Student	200000.00		As per Institute record	OTHERS
MANISH KUMAR SINGH			MALE	Student	200000.00		As per Institute record	OTHERS
MAYANK KUMAR			MALE	Student	200000.00		As per Institute record	OTHERS
MUDIT BANSAL			MALE	Student	200000.00		As per Institute record	OTHERS
NEHA KUMARI			FEMALE	Student	200000.00		As per Institute record	OTHERS
NIHAL RAJPOOT			MALE	Student	200000.00		As per Institute record	OTHERS
NIKHIL PAL			MALE	Student	200000.00		As per Institute record	OTHERS
NISHCHAY PUSHP			MALE	Student	200000.00		As per Institute record	OTHERS
NISHTHA GOEL			FEMALE	Student	200000.00		As per Institute record	OTHERS
NISHTHA SINGH			FEMALE	Student	200000.00		As per Institute record	OTHERS
POOJA SAHANI			FEMALE	Student	200000.00		As per Institute record	OTHERS
PRITHISH PATEL			MALE	Student	200000.00		As per Institute record	OTHERS
PRIYANSHU SHARMA			MALE	Student	200000.00		As per Institute record	OTHERS
RAHUL SINGH			MALE	Student	200000.00		As per Institute record	OTHERS
RAKHI			FEMALE	Student	200000.00		As per Institute record	OTHERS
SAHIL AKHTAR			MALE	Student	200000.00		As per Institute record	OTHERS
SAJAL ACHHWAN			MALE	Student	200000.00		As per Institute record	OTHERS
SAKSHAM CHAUHAN			MALE	Student	200000.00		As per Institute record	OTHERS
SALONI CHAUHAN			FEMALE	Student	200000.00		As per Institute record	OTHERS
SHAGUN SINGH			FEMALE	Student	200000.00		As per Institute record	OTHERS
SHIVAM			MALE	Student	200000.00		As per Institute record	OTHERS
SHIVANI TIWARI			FEMALE	Student	200000.00		As per Institute record	OTHERS
SHIVANSH PAINULI			MALE	Student	200000.00		As per Institute record	OTHERS
SHUBHAM KUMAR PANDEY			MALE	Student	200000.00		As per Institute record	OTHERS
SIDDARTH SINGH			MALE	Student	200000.00		As per Institute record	OTHERS



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SIDDHANT TIWARI			MALE	Student	200000.00		As per Institute record	OTHERS
SUBHASRI NATH			FEMALE	Student	200000.00		As per Institute record	OTHERS
SUMIT SHARMA			MALE	Student	200000.00		As per Institute record	OTHERS
SURAJ SINGH PUNDIR			MALE	Student	200000.00		As per Institute record	OTHERS



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TANISHKA MOUNEY			FEMALE	Student	200000.00		As per Institute record	OTHERS
VAISHNAVI SRIVASTAVA			FEMALE	Student	200000.00		As per Institute record	OTHERS
VIVEK RAJBHAR			MALE	Student	200000.00		As per Institute record	OTHERS
YASH YADAV			MALE	Student	200000.00		As per Institute record	OTHERS
YASHOVARDHAN SANJEEV KUMAR			MALE	Student	200000.00		As per Institute record	OTHERS
AAKASH JHA			MALE	Student	200000.00		As per Institute record	OTHERS
AKANSH MEHTA			MALE	Student	200000.00		As per Institute record	OTHERS
ANSH KATIYAR			MALE	Student	200000.00		As per Institute record	OTHERS
ANSH SHARMA			MALE	Student	200000.00		As per Institute record	OTHERS
ANSHIKA GUSAIN			FEMALE	Student	200000.00		As per Institute record	OTHERS
ANURAG KUMAR			MALE	Student	200000.00		As per Institute record	OTHERS
ARPIT MISHRA			MALE	Student	200000.00		As per Institute record	OTHERS
ASTHA GUPTA			FEMALE	Student	200000.00		As per Institute record	OTHERS
AYUSH KUMAR SINGH			MALE	Student	200000.00		As per Institute record	OTHERS
CHHAVI BHATI			FEMALE	Student	200000.00		As per Institute record	OTHERS
CHIRAG BHADORIA			MALE	Student	200000.00		As per Institute record	OTHERS
DAKSH GUPTA			MALE	Student	200000.00		As per Institute record	OTHERS
DAKSH SONI			MALE	Student	200000.00		As per Institute record	OTHERS
DEV SETHI			MALE	Student	200000.00		As per Institute record	OTHERS
DHRUV AGGARWAL			MALE	Student	200000.00		As per Institute record	OTHERS
GEETIKA RAGHAV			FEMALE	Student	200000.00		As per Institute record	OTHERS
HARSHIT GOEL			MALE	Student	200000.00		As per Institute record	OTHERS
HIMANSHU RAI			MALE	Student	200000.00		As per Institute record	OTHERS
INSHA			FEMALE	Student	200000.00		As per Institute record	OTHERS
JAI CHANDWANI			MALE	Student	200000.00		As per Institute record	OTHERS



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JATIN			MALE	Student	200000.00		As per Institute record	OTHERS
KANIKA SHARMA			FEMALE	Student	200000.00		As per Institute record	OTHERS
KRISHNA CHAUDHARY			MALE	Student	200000.00		As per Institute record	OTHERS
KRISHNA KASHYAP			MALE	Student	200000.00		As per Institute record	OTHERS



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(Affiliated to Chaudhary Charan Singh University, Meerut)

KUNAL CHANDRA			MALE	Student	200000.00		As per Institute record	OTHERS
LAVANYA BANODH			FEMALE	Student	200000.00		As per Institute record	OTHERS
LAVANYA SIKRI			FEMALE	Student	200000.00		As per Institute record	OTHERS
MANVI KUMARI			FEMALE	Student	200000.00		As per Institute record	OTHERS
MAYANK KUMAR AGGARWAL			MALE	Student	200000.00		As per Institute record	OTHERS
MOHD YASIR			MALE	Student	200000.00		As per Institute record	OTHERS
MOKSH BHATI			MALE	Student	200000.00		As per Institute record	OTHERS
MOULIK			MALE	Student	200000.00		As per Institute record	OTHERS
NITIN KUMAR PANDEY			MALE	Student	200000.00		As per Institute record	OTHERS
NITIN PATHYA			MALE	Student	200000.00		As per Institute record	OTHERS
NITIN1 KUMAR			MALE	Student	200000.00		As per Institute record	OTHERS
NITIN2 KUMAR			MALE	Student	200000.00		As per Institute record	OTHERS
PANKAJ SINGH RAWAT			MALE	Student	200000.00		As per Institute record	OTHERS
PIYUSH LINGWAL			MALE	Student	200000.00		As per Institute record	OTHERS
PRANJAL MUKTANSH			MALE	Student	200000.00		As per Institute record	OTHERS
RAHUL KUMAR			MALE	Student	200000.00		As per Institute record	OTHERS
RISHABH YADAV			MALE	Student	200000.00		As per Institute record	OTHERS
RITANSHU YADAV			MALE	Student	200000.00		As per Institute record	OTHERS
RITIKA GARG			FEMALE	Student	200000.00		As per Institute record	OTHERS
SAURAV			MALE	Student	200000.00		As per Institute record	OTHERS
SHREYA PANDEY			FEMALE	Student	200000.00		As per Institute record	OTHERS
SIDDHARTH AGARWAL			MALE	Student	200000.00		As per Institute record	OTHERS
SNEHA			FEMALE	Student	200000.00		As per Institute record	OTHERS
SONALI VISHVKARMA			FEMALE	Student	200000.00		As per Institute record	OTHERS
SONI KAUSHIK			FEMALE	Student	200000.00		As per Institute record	OTHERS



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SUPRIYA KUMARI			FEMALE	Student	200000.00		As per Institute record	OTHERS
TANISH AGRAWAL			MALE	Student	200000.00		As per Institute record	OTHERS
VAIBHAV SHARMA			MALE	Student	200000.00		As per Institute record	OTHERS
YASHASVI DHIMAN			FEMALE	Student	200000.00		As per Institute record	OTHERS



Please provide details for coverage required and Sum insured

**Table 2**

Name	Risk Category	Table of Benefit (Sum Insured)				Medical Expenses (Yes/No)	Hospital Confinement (Yes/No)	Accidental Hospitalization (Yes/No)	Modification of Residential Accommodation and Vehicle	Repatriation of mortal remains	Terrorism
		Basic Plan	Basic Plus Plan	Advance Plan	Comprehensive Cover						
ABHIGYAN KRISHNA TIWARI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ABHISHEK YADAV	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ADITYA MISHRA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
AJIT RAJBHAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ANANYA TRIPATHI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ANIKET KUMAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ANIRUDH BOSE	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ANJALI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ANJALI GUPTA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ANSHIKA GUPTA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ANSHITA TIWARI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
APARNA TRIPATHI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ASHUTOSH KUMAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
DEEPAK KUMAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
DEEPANSHU SINGH	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
DIPESH PANDEY	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
HARI OM TIWARI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
HARSH KUMAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
HARSH SINGH	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
HARSHEY GOLAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No



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HARSHIT SINGH BISHT	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
HIMANSHU RAJPUT	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
IQBAL ATIF	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
KARAN SINGH	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No

KHUSHI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
KUMAR ADITYA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
LAKSHYA GUPTA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
LAVLESH KUMAR YADAV	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
MANISH KUMAR SINGH	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
MAYANK KUMAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
MUDIT BANSAL	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
NEHA KUMARI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
NIHAL RAJPOOT	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
NIKHIL PAL	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
NISHCHAY PUSHUP	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
NISHTHA GOEL	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
NISHTHA SINGH	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
POOJA SAHANI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
PRITHISH PATEL	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
PRIYANSHU SHARMA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
RAHUL SINGH	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
RAKHI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SAHIL AKHTAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SAJAL ACHHWAN	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SAKSHAM CHAUHAN	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SALONI CHAUHAN	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SHAGUN SINGH	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SHIVAM	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No



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SHIVANI TIWARI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SHIVANSH PAINULI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SHUBHAM KUMAR PANDEY	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No

SIDDARTH SINGH	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SIDDHANT TIWARI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SUBHASRI NATH	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SUMIT SHARMA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SURAJ SINGH PUNDIR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
TANISHKA MOUNEY	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
VAISHNAVI SRIVASTAVA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
VIVEK RAJBHAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
YASH YADAV	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
YASHOVARDHAN SANJEEV KUMAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
AAKASH JHA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
AKANSH MEHTA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ANSH KATIYAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ANSH SHARMA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ANSHIKA GUSAIN	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ANURAG KUMAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ARPIT MISHRA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
ASTHA GUPTA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
AYUSH KUMAR SINGH	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
CHHAVI BHATI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
CHIRAG BHADORIA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
DAKSH GUPTA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
DAKSH SONI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
DEV SETHI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No



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DHRUV AGGARWAL	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
GEETIKA RAGHAV	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
HARSHIT GOEL	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
HIMANSHU RAI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No

INSHA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
JAI CHANDWANI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
JATIN	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
KANIKA SHARMA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
KRISHNA CHAUDHARY	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
KRISHNA KASHYAP	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
KUNAL CHANDRA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
LAVANYA BANODH	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
LAVANYA SIKRI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
MANVI KUMARI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
MAYANK KUMAR AGGARWAL	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
MOHD YASIR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
MOKSH BHATI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
MOULIK	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
NITIN KUMAR PANDEY	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
NITIN PATHYA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
NITIN1 KUMAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
NITIN2 KUMAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
PANKAJ SINGH RAWAT	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
PIYUSH LINGWAL	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
PRANJAL MUKTANSH	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
RAHUL KUMAR	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
RISHABH YADAV	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
RITANSHU YADAV	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No



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RITIKA GARG	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SAURAV	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SHREYA PANDEY	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SIDDHARTH AGARWAL	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No





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SNEHA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SONALI VISHVKARMA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SONI KAUSHIK	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
SUPRIYA KUMARI	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
TANISH AGRAWAL	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
VAIBHAV SHARMA	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No
YASHASVI DHIMAN	LOW RISK	NO	NO	NO	NO	No	No	No	No	No	No

Note: If above space is insufficient than please attached separate sheet with this proposal form.

**Past Claim history**

Past Claim history for last 3 years:

Insurer Name	Period of Insurance	Policy No.	Sum Insured	Claim Amount

**Existing Insurance Details**

Is the proposer or any of the persons proposed, already insured under or proposed for a personal accident insurance policy with Shriram General Insurance Company Ltd.or any other insurance company? If yes, please indicate below the Policy/Application number(s) (Please mention application number in case of pending proposal):

Policy No. /Application No	Insurer	From (Date)	To (Date)	Sum Insured	Claim Details (If any)

**Payment Details**

☐ Cheque   
 ☐ DD   
 ☐ Cash   
 ☐ Pay – Order   
 ☒ Any Other (Please Specify)   

Amount (Rs.)                      8071   /-                      Amount in Words (Rupees                      Eight Thousand Seventy One Rupee(s) And Zero Paise Only.

Bank Name                      \_\_\_\_\_                      Cheque/DD Date                      \_\_\_\_\_

**NEFT Payment Details (For Claim Disbursement)**

**Payee Name**                      **Bank A/c No**                      **Bank A/c Type**  
**Bank Name**                      **Branch**                      **IFSC Code**

**Declaration by Proposer**



- I/we hereby declare, on my behalf and on behalf of all persons proposed to be insured, that the above statements, answers and/or particulars given by me are true and complete in all respects to the best of my knowledge and that I/we am/are authorised to propose on behalf of these other persons.
- I understand that the information provided by me will form the basis of the insurance policy, is subject to the board approved underwriting policy of the insurance company and that the policy will come into the force only after full receipt of the premium chargeable.
- I/we further declare that I/we will notify in writing any change occurring in the occupation or any other particulars material to the contract after the proposal has been submitted but before communication of the risk acceptance by the company.
- I/we declare and consent to the company seeking medical information from any doctor or from a hospital who at any time has attended on the life to be insured/proposal or from any past or present employer concerning anything which affects the physical or mental health of the life to be assured/ proposal and seeking information from any insurance company to which an application for insurance on the life to be assured/ proposer has been made for the propose of underwriting the proposal and / or claim settlement.
- I/We authorise the company to share information pertaining to my proposal including the medical records for the sole purpose of proposal underwriting and/or claim settlement and with any governmental and/or regulatory authority.

Date 11/18/2024 11:12:37  
AM

Name DELHI INSTITUTE OF HIGHER  
EDUCATION

This Proposal Form is digitally verified through OTP

Place GHAZIABAD

Signature

**Section 41 of Insurance Act 1938**

**PROHIBITION OF REBATES :**

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or Continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
2. Any person making default in complying with the provision of this Section shall be punishable with fine, which may extend to ten lack rupees.

**For Office Use**

Customer ID

Proposal No

Policy No.

Proposal entry By

Time of Commencement (Hrs.)

Date

Date of expiry of insurance

Accepted for underwriting

Name & signature



Attached to and forming part of policy number : 108047/51/25/000007

## **Shri Group Personal Accident Insurance - Policy Wording**

### **1. Preamble**

SHRIRAM General Insurance Company Limited (We, Our or Us) will provide the insurance described in this Policy and any endorsements thereto for the Insured Period as defined in this Policy, to the Insured Persons detailed in the Policy Schedule and in reliance upon the statements contained in the Proposal and Declaration Form filled and signed by the Policyholder, which shall be the basis of this Policy and are deemed to be incorporated herein in return for the payment of the required premium when due and compliance with all applicable provisions of this Policy.

The insurance provided under this Policy is only with respect to such and so many of the benefits as are indicated by a specific amount set opposite in the Policy Schedule.

### **2. Operative Clause**

The Company hereby agrees subject to the terms and conditions contained herein or endorsed or otherwise expressed hereon to pay the Insured / Insured Person, his/her nominee or the legal representatives, as the case may be, in respect of insured events occurring during the period of insurance stated in the Schedule, in the manner and to the extent set forth in this Policy.

### **3. Coverage**

Our liability to make payment to insured person named in the schedule for one or more of the events described from 3.1 to 3.4 below, is limited to the Sum Insured mentioned in each of the respective section (3.1. to 3.4)

Insured Person agree that we shall deduct from any amount we have to pay under 3.1 to 3.4, any amount that we have already paid under any of 3.1 to 3.4, so that our total payments do not exceed the Capital Sum Insured under this policy. However, if we become liable to make payment under 3.1 or 3.2, then this insurance will cease as far as insured person named in the schedule are concerned.

#### **3.1. Accidental Death & Disappearance**

We will pay the nominee 100% of the sum insured shown under each of the Basic Plan, Basic Plus Plan, Advance Plan or Comprehensive Plan that is selected by Insured Person, if during the Policy Period, insured person named in the schedule meet with any Accidental Bodily Injury, that causes his/her death within 12 Months from the date of such accident and such accident is the sole and direct cause of such death.

We will pay the benefit for Loss of Life during the policy period, if Insured Person's body cannot be located within 365 Days after the forced landing, stranding, sinking or wrecking of a conveyance in which Insured Person was/ were a passenger or as a result of any Acts of God, in which case it shall be deemed, subject to all other terms and provisions of the Policy, that Insured Person shall have suffered loss of life within the meaning of the Policy.

#### **3.2. Permanent Total Disability**

We will pay Insured Person 100% of the sum insured shown under Basic Plus Plan, Advance Plan or Comprehensive Plan that is selected by Insured Person, if insured person named in the schedule meet with Accidental Bodily Injury during the Policy Period that causes Permanent Total Disability (shown in the table below) within 12 months from the date of such accident and such accident is the sole and direct cause of such Permanent Total Disability

Table 1

Disability	% of SI
Loss of sight of both the eyes	100 %
Loss of two entire hands or two entire feet	100 %
Loss of one entire hand and one entire foot	100 %
Loss of sight of one eye and loss of one entire foot or hand	100 %
Complete loss of hearing of both ears and complete loss of Speech	100 %
Complete loss of hearing of both ears and loss of one limb	100 %
Complete loss of hearing of both ears and loss of sight of one eye	100 %
Complete loss of speech and loss of one limb	100 %
Complete loss of speech and loss of sight of one eye	100 %

### 3.3. Permanent Partial Disability

If insured person named in the schedule meet with Accidental Bodily Injury during the Policy Period that causes Permanent Partial Disability within 12 months from the date of such accident and such accident is the sole and direct cause of such Permanent Partial Disability, then We will pay the percentage (shown in the table below) of the sums insured shown under each of the Schedule headings Advance Plan and Comprehensive Plan that is selected by the insured, however in case of multiple permanent partial disability maximum payable amount will not be more than 100% of Capital Sum Insured.

Table 2

Nature of Disability	Percentage of Sum Insured Payable
An arm at the shoulder joint	70%
An arm above the elbow joint	65%
An arm beneath the elbow joint	60%
A hand at the wrist	55%
A thumb	20%
An index finger	10%
Any other finger	5%
A leg above mid-thigh	70%
A leg below mid-thigh	60%
A leg up to beneath the knee	50%
A leg up to mid-calf	45%
A foot at the ankle	40%
A large toe	5%
Any other toe	2%
An eye	50%
Hearing of one ear	30%

However, if the insured named in the schedule were already suffering from Permanent Partial Disability before the date he/she met with Accidental Bodily Injury, then the amount We pay will be reduced by that extent as decided by our medical advisors according to the degree of Permanent Partial Disability from which the insured named in the schedule were already suffering.



### **3.4. Temporary Total Disability**

If the insured named in the schedule suffers Accidental Bodily Injury during the Policy Period shown under each of the Schedule headings Comprehensive Plan that is selected by the insured which is the sole and direct cause of a temporary disability, which completely prevents the insured person(s) from engaging in his/her respective occupation, then we will make a weekly payment of **1 % of capital sum insured per week, maximum upto Rs 50000/- per week**, subject to:

- 3.4.1. The insured(s)' temporary disablement is certified by a Medical Practitioner/ Physician.
- 3.4.2. We will make the first payment when the insured person(s) named in the schedule satisfy us that the Accidental Bodily Injury has completely prevented the insured person (s) from engaging in his/her occupation.
- 3.4.3. We will stop making payments when We are satisfied that the insured person(s) named in the schedule can engage in his/her occupation again, or when We have made payments **for a maximum period of 100 weeks from the date the insured person(s) met with the Accidental Bodily Injury, whichever is earlier.**



### **3.5. Additional Benefit**

#### **3.5.1. Transportation of Mortal Remains**

If we have accepted a claim under 3.1 - Accidental Death & Disappearance, for death of the insured named in the schedule, then we will pay towards the actual cost of transporting the remains of the deceased from the place of death to a hospital, cremation ground or burial ground. The amount we pay will be limited to the **lower of Rs. 5,000/- or 2% of the sums insured** shown as under with respect to any one of the plan (**Basic Plan, Basic Plus Plan, Advance Plan or Comprehensive Plan**) that is selected by the insured

#### **3.5.2. Children's Education Benefit**

If we have accepted a claim under either 3.1 - Accidental Death & Disappearance or 3.2 - Permanent Total Disability, then We will make a one-time payment of Rs.5,000/- each child towards the cost of education of up to 2 of the insured's dependent children.

### **3.6. Hospital Confinement Allowance**

**(Available only if the schedule shows insured person opted for it)**

If We have accepted a claim under 3.1 to 3.4, then We will pay Rs.1000/- for each complete calendar day, that insured person had to be hospitalized (within or after the policy period) for medical reasons, because of such Accidental Bodily injury. However, the amount We pay under this optional rider cover for each policy period, will be limited to Rs.30, 000/- even if there is more than one claim.

### **3.7. Accidental Hospitalisation Cover**

**(Available only if the schedule shows insured person opted for it)**

If during the period of Insurance, insured person, sustains bodily injury resulting from accident during the policy period and is hospitalized, because of such accident, on the advice of a Medical Practitioner as an in-patient for twenty four (24) continuous hours or more, then We will reimburse Insured Person the necessary Usual, Reasonable and Customary In-House Medical Expenses actually incurred by Insured Person, within twelve (12) months from the date of Accidental Injury, up to the Actual Hospitalization Expenses or Sum Insured stated in the schedule under this heading whichever is lower, subject to terms and conditions of this policy

The medical expenses reimbursable would include:

- i. The reasonable charges that insured person named in the schedule necessarily incur on the advice of a Medical Practitioner As an in-patient in a Hospital for accommodation; emergency room, Intensive Care Unit, nursing care; the attention of medically qualified staff; fees of physicians, charges for laboratory test, prescription medicines or drugs therapeutics, anaesthetics (including administration of anaesthetics), transfusions, artificial Limbs or eyes (excluding repair or replacement of these items), x-rays, prosthetic appliances, undergoing Medically Necessary procedures and medical consumables.
- ii. Ambulance charges for carrying insured person from the site of accident to the nearest hospital subject to a limit of Rs. 1000 per claim.

The medical expenses reimbursable would not include:

- i. Any Usual and reasonable In-Hospitalization Medical Expenses before the period of insurance.
- ii. Any claim caused by or arising from or due to Sickness of any and every kind

### **3.8. Medical Expense Reimbursement**

**(Available only if the schedule shows insured person opted for it)**



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If We have accepted a claim under 3.1 to 3.4, then We will reimburse the costs of necessary medical treatment the insured had to obtain from a Medical practitioner because of the Accidental Bodily Injury the insured met with. However, our payment will be limited to **40% of the value of the claim We accepted under 3.1 to 3.4 or 10% of the 'Capital Sum Insured' or Rs. 5 Lac or the Actual Amount whichever is lower.**

Please note that if Insured Person have opted for both 3.7 and 3.8, then the cover 3.8 - Medical Expense Reimbursement will be operative first and then if required, the claim could be claimed in the cover 3.7 -Accidental Hospitalisation Cover.



### **3.9. Modification of Residential Accommodation and Vehicle**

**(Available only if the schedule shows insured person opted for it)**

In the event of Injury, We will reimburse upto the Sum Insured for covered expenses reasonably incurred to modify the Insured Person's residential accommodation or own vehicle on account of the Insured having suffered Permanent Total Disability subject to the condition that these alterations are necessary as per the advice of treating/ attending Medical Practitioner. Benefit under this section is payable subject to the claim under Permanent Total Disability under the policy becoming admissible. The maximum limit under this section will be Rs. 50,000/- for modification of single residential accommodation / vehicle.

## **4. Words, Phrases with Special Meanings**

The words and phrases listed have special meanings We have set below whenever they appear in this Policy in bold type and initial Capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

### **4.1 Accident, Accidental**

An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

### **4.2 Optional Rider Cover**

The benefit under the section 3.6 - Hospital Confinement Allowance, 3.7- Accidental Hospitalisation Cover, 3.8 Medical Expense Reimbursement, and 3.9 Modification of Residential Accommodation and Vehicle are Optional Rider cover and would be available only if the schedule shows insured person named in the schedule has opted and has paid premium for any of such Optional rider cover.

### **4.3 Capital Sum Insured**

Means the amount stated in the policy schedules such or limited to the specific insurance details in any section of the policy. The capital sum insured shall be subject at all time to the terms and conditions of the policy, including but not limited to the exclusions and any additional limitations noted in the wording of each section.

### **4.4 Civil War**

Means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

### **4.5 Condition Precedent**

Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

### **4.6 Congenital Anomaly**

Congenital Anomaly means a condition which is present since birth, and which is abnormal with reference to form, structure or position.

#### **a) Internal Congenital Anomaly**

Congenital anomaly which is not in the visible and accessible parts of the body

#### **b) External Congenital Anomaly**

Congenital anomaly which is in the visible and accessible parts of the body

### **4.7 Day Care Centre**

A day care centre means any institution established for day care treatment of illness and/or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under





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- \* has qualified nursing staff under its employment;
- \* has qualified medical practitioner/s in charge;
- \* has a fully equipped operation theatre of its own where surgical procedures are carried out;
- \* maintains daily records of patients and will make these accessible to the insurancecompany's authorized personnel

#### **4.8 Dependent child**

Means a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his/her independent source of income. Further, the age of the child must be between 5 years to 25 years and who shall be unmarried.

#### **4.9 Disclosure to Information Norm**

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.

#### **4.10 Domiciliary Hospitalisation**

Domiciliary hospitalization means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:

- \* the condition of the patient is such that he/she is not in a condition to be removed to a hospital, or
- \* the patient takes treatment at home on account of non availability of room in a hospital.

#### **4.11 Emergency Care**

Emergency care means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.

#### **4.12 Hospital**

A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- \* has qualified nursing staff under its employment round the clock;
- \* has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- \* has qualified medical practitioner(s) in charge round the clock;
- \* has a fully equipped operation theatre of its own where surgical procedures are carried out;
- \* maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

#### **4.13 Hospitalisation**

Hospitalization means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours

#### **4.14 Illness**

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

##### **a) Acute condition -**

Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.



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**b) Chronic condition -**

A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:



1. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
2. it needs ongoing or long-term control or relief of symptoms
3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
4. it continues indefinitely
5. it recurs or is likely to recur

#### **4.15 Injury/ Bodily injury**

Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

#### **4.16 Inpatient Care**

Inpatient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

#### **4.17 Insured**

Means the group, organization, institution, firm, society or body corporate engaged in any trade or business in India on whose name the policy is issued.

#### **4.18 Insured Person**

Means and includes the persons named in the Schedule to the Policy, who have a permanent place of residence in India and for whom the insurance is proposed and appropriate premium paid.

#### **4.19 Insured Event**

Means an event, loss or damage for which the Insured/Insured Person is entitled to benefit/s under the Policy.

#### **4.20 Intensive Care Unit**

Intensive care unit means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

#### **4.21 Limit of indemnity**

Limit of Indemnity represents Our maximum liability to make payment for each and every claim per person and collectively for all persons mentioned in the Schedule during the policy period and in the aggregate for the person(s) named in the schedule during the policy period, and means the amount stated in the Schedule against each Cover and subject to **the limits specified in the Section 3 - Coverage**.

#### **4.22 Medical Advise**

Medical Advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

#### **4.23 Medical expenses**

Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or Medical Practitioner in the same locality would have charged for the same medical treatment.

#### **4.24 Medical Practitioner/ Physician**



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Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

#### **4.25 Medically Necessary**



Medically necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which

- i. is required for the medical management of the illness or injury suffered by the insured;
- ii. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- iii. must have been prescribed by a medical practitioner;
- iv. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

#### **4.26 Notification of Claim**

Notification of claim means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

#### **4.27 Nominee**

Nominee means a person designated by insured person to receive the proceeds of this Policy upon death of insured person.

#### **4.28 OPD treatment**

OPD treatment is one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient

#### **4.29 Permanent total Disability**

A disability condition certified by Civil Surgeon of Government Hospital stating the continuous and permanent:

- \* loss of the sight
- \* Loss of hands or feet
- \* loss of hearing
- \* loss of Speech

#### **4.30 Permanent Partial Disability**

A disability condition certified by Civil Surgeon of Government Hospital stating the total and continuous loss or impairment of a body part or sensory organ, with the percentage of disability

#### **4.31 Policy**

Policy document is a legal document which is an evidence of the contract of Insurance between the Proposer/Insured and the Insurer and inter alia, includes the Proposal Form, Declaration Form, the Policy Schedule, Company's covering letter to the Insured, any enrolment forms, endorsements, papers or riders attaching to or forming part hereof, issued either at the inception or during the Policy Period.

#### **4.32 Policy Period/Period of Insurance**

The period between and including the start and end dates shown in the schedule

#### **4.33 Pre-existing Disease/Condition**



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Pre-Existing Disease means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and /or were diagnosed, and / or for which medical advice / treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter.

#### **4.34 Proposal and Declaration Form**

The proposal form and other information and documentation supplied to us in considering whether and on what terms to offer this insurance



#### **4.35 Qualified Nurse**

Qualified nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

#### **4.36 Reasonable and Customary Charges**

Reasonable and Customary charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.

#### **Shriram General Insurance Co. Ltd.**

#### **4.37 Renewal**

Renewal means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.

#### **4.38 Room Rent**

Room Rent means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses.

#### **4.39 Surgery or Surgical Procedure**

Surgery or Surgical Procedure means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.

#### **4.40 Schedule**

Means Schedule attached to and forming part of this Policy mentioning the details of the Insured/ Insured Persons, the Sum Insured, the period, coverage and the limits to which benefits under the Policy are subject to.

#### **4.41 Sum Insured**

Means the sum as specified in the Schedule to this Policy against the name of the Insured Person, which sum represents the Our maximum liability for any or all claims under this Policy during the Policy period against the respective benefit(s) for which the sum is mentioned in the Schedule to this Policy.

#### **4.42 Basic Plan**

This cover is available only if the schedule shows insured person named in the schedule has opted for Basic Plan.

Under this cover, the benefits available to Insured Person/ Insured Person's family members are covered under the sections:

- 3.1 - Accidental Death & Disappearance
- 3.5.1 - Transportation of Mortal Remains
- 3.5.2 - Children's Education Benefit

#### **4.43 Basic Plus Plan**

This cover is available only if the schedule shows insured person named in the schedule has opted for Basic Plus Plan.

Under this cover, the benefits available to Insured Person/ Insured Person's family members are covered under the sections:





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- 3.1 - Accidental Death & Disappearance
- 3.5.1 - Transportation of Mortal Remains
- 3.5.2 - Children's Education Benefit
- 3.2 - Permanent Total Disability

#### **4.44 Advance Plan**

This cover is available only if the schedule shows insured person named in the schedule has opted for Advance Plan.



Under this cover, the benefits available to Insured Person/ Insured Person's family members are covered under the sections:

- 3.1 - Accidental Death & Disappearance
- 3.5.1 - Transportation of Mortal Remains
- 3.5.2 - Children's Education Benefit
- 3.2 - Permanent Total Disability
- 3.3 - Permanent Partial Disability

#### **4.45 Comprehensive Cover**

This cover is available only if the schedule shows insured person named in the schedule has opted for Comprehensive Cover.

Under this cover, the benefits available to Insured Person/ Insured Person's family members are covered under the sections:

- 3.1 - Accidental Death & Disappearance
- 3.5.1 - Transportation of Mortal Remains
- 3.5.2 - Children's Education Benefit
- 3.2 - Permanent Total Disability
- 3.3 - Permanent Partial Disability

#### **4.46 We, our, US, ours, the company**

Means Shriram General Insurance Company Limited

#### **5. What is not covered (Exclusions)**

We will not pay for any event that arises because of, is caused by, or can in anyway be linked to any of the following.

##### **5.1. Accidental Bodily Injury resulting in Death, Injury or Disablement that insured person named in the schedule meet with:**

- 5.1.1. Through suicide, attempted suicide or self inflicted injury or illness.
- 5.1.2. While under the influence of liquor or drugs.
- 5.1.3. Arising or resulting from the insured person committing any breach of law with criminal intent.
- 5.1.4. Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
- 5.1.5. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trail runs.
- 5.1.6. As a result of any curative treatments or interventions that insured person carry out or have carried out on insured person body.
- 5.1.7. Arising out of insured person participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.

##### **5.2. Consequential losses of any kind or actual or alleged legal liability.**

##### **5.3. Any injury/disablement/death directly or indirectly arising out of or contributed to any pre-existing condition.**



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- 5.4. Directly or Indirectly caused by Venereal or Sexually transmitted diseases**
- 5.5. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/ or mutant derivatives or variations thereof however caused.**
- 5.6. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.**



**5.7. Payment of compensation in respect of Accidental Death, Disappearance, Injury or Disablement of the Insured person due to or arising out of or directly or indirectly connected with or traceable to: War, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power Seizure, Capture, Arrests, Restraints and Detainment confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.**

**5.8. Nuclear energy, radiation.**

## **6. Conditions**

### **6.1. Reasonable Care**

The Insured/Insured Person shall take all reasonable steps to safeguard the interests of the Insured /Insured Person against accidental loss or damage that may give rise to a claim.

### **6.2. Observance of Terms and Conditions**

The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured / Insured Person, shall be a condition precedent to any liability of the Company to make any payment under this Policy.

### **6.3. Material Change**

The Insured/ Insured Person shall immediately notify the Company by fax or in writing of any material change in the risk or change in business or occupation and cause at his own expense such additional precaution to be taken as circumstances may require to ensure safety thereby containing the circumstances that may give rise to a claim and the Company may adjust the scope of the cover and/or the premium, if necessary, accordingly.

All cover under this Policy shall cease if any alteration be made whereby the risk of damage or injury is increased unless such alteration be agreed to by the Company in writing.

### **6.4. Fraudulent Claims**

If any claim is in any respect fraudulent, or if any false statement or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured /Insured Person or anyone acting on his/her/their behalf to obtain any benefits under the Policy, all benefits under this Policy shall be forfeited. The Company will have the right to reclaim all benefits paid in respect of a claim which is fraudulent as mentioned above under this Condition

### **6.5. No Constructive Notice**

Any knowledge or information of any circumstances or condition in connection with the Insured / Insured Person, in possession of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of the premium.

### **6.6. Notice of Charge**

The Company shall not be bound to take notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy; but the payment by the Company to the insured or his legal representative of any compensation or benefit under the policy shall in all cases be an effectual discharge to the Company. Also the receipt of the Insured / Insured Person, his/her nominee or legal representatives shall in all cases be a full, valid and effectual discharge to the Company.

### **6.7. Special Provisions**

Any special provisions subject to which this Policy has been entered into and endorsed on the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

### **6.8. Overriding Effect**



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The terms and conditions contained herein and in the Schedule hereto shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein.

## **6.9. Electronic Transaction**

The Insured /Insured Person agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time. However, the terms of this condition shall not override provisions of any law(s) or statutory regulations including provisions of IRDA regulations for protection of policyholder's interests and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the internet, world wide web, Electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication established by or on behalf of the Company for and in respect of the Policy or its terms or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time. However, the terms of this condition shall not override provisions of any law(s) or statutory regulations including provisions of IRDA regulations for protection of policyholder's interests.

#### **6.10. Duty of the Insured / Insured Person on Occurrence of Loss**

On the occurrence of loss within the scope of cover under the Policy, the Insured / Insured Person shall:

- 6.10.1.give written notice with full particulars to the Company immediately. In case of accidental death written notice of the death must, unless reasonable cause is shown, be so given before internment / cremation, and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limb(s), written notice thereof must be given within one calendar month after such loss of sight or amputation
- 6.10.2. proof satisfactory to the Company shall be furnished on all matters upon which a claim is based
- 6.10.3. in the event of death, to make a post-mortem examination of the body of the Insured Person. Such evidence as the Company may from time to time require shall be furnished within the space of fourteen days after demand in writing.
- 6.10.4. in the event of a claim in respect of loss of sight, the Insured Person shall undergo at the Insured's expense such operation or treatment as the Company may reasonably deem desirable
- 6.10.5. any Medical or other agent of the Company shall be allowed to examine the Insured Person on the occasion of any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the Company
- 6.10.6. allow the Medical Practitioner or any agent of the Company to inspect the medical and hospitalisation records and to examine the Insured/Insured Person
- 6.10.7. assist and not hinder or prevent the Company or any of its agents in pursuance of their duties. In case the Insured / Insured Person does not comply with the provisions of this clause or other obligations cast upon the Insured / Insured Person under this Policy or in any of the Policy documents, all benefit under the Policy shall be forfeited, at the option of the Company.

#### **6.11. Claim Documentation**

The Insured / Insured Person, his/her nominee or the legal representative as the case may be, is required to submit the following documents while lodging a claim under the Policy:

In case of Personal Accident Death claims

- a. FIR from police authorities wherever necessary (in case of accidents outside residence)
- b. Death Certificate from the Municipal Authorities
- c. Post Mortem Report
- d. Any other document as may be required by the Company

In case of Disappearance claims



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- a. No Trace Report from Police
- b. Any other document as may be required by the Company

In case of Personal Accident Disability claims

- a. FIR from police authorities wherever necessary (in case of accidents outside residence)



- b. Medical Certificate from the attending Medical Practitioner for the injury indicating the extent of disability
- c. Hospital Medical Records
- d. Any other document as may be required by the Company The Insured / Insured Person shall forward to the Company forthwith every written notice or information of any verbal notice of claim and shall send to the Company any writ, summons or other legal process issued or commenced against the Insured / Insured Person and shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings. The Insured / Insured Person shall not incur any expenses in making good any claim without the written consent of the Company and shall not negotiate, pay, settle, admit or repudiate any claim without such consent

#### **6.12. Right to Inspect**

If required by the Company, an agent/representative of the Company including a Physician appointed in that behalf shall in case of any loss or any circumstances that have given rise to a claim to the Insured/Insured Person be permitted at all reasonable times to examine into the circumstances of such loss. The Insured /Insured Person shall on being required so to do by the Company produce all relevant documents relating to or containing reference relating to the loss or such circumstance in his/her possession including presenting himself for examination and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain the correctness thereof or the liability of the Company under this Policy.

#### **6.13. Position After a Claim**

All sums payable hereunder shall be payable in the case of -

- 4.1.1 Accidental death & Disappearance or permanent total disablement, only after deleting by an endorsement the name of the Insured Person in respect of whom such sum shall become payable without any refund of premium;
- 4.1.2 permanent partial disablement, only after reduction of Capital Sum Insured, by an endorsement, by the amount admissible under the claim in respect of the Insured Person in respect of whom such sum shall become Payable; and
- 4.1.3 temporary total disablement upon termination of such disablement

#### **6.14. Forfeiture of Claims**

If any claim is made and rejected and no court action or suit commenced within 12 months after such rejection or, in case of arbitration taking place as provided herein, within 12 calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited.

#### **6.15. Currency of Payment**

All claims shall be payable in India in Indian Rupees only. No sum payable under this Policy shall carry interest.

#### **6.16. Arbitration clause**

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/ difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.





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It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

#### **6.17. Renewal**



This Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to Us on or before the date of expiry of the Policy or of the subsequent renewal thereof. However We shall not be bound to give notice that such renewal premium is due.

#### **6.18. Cancellation**

We may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact by sending notice in writing by Registered A/D to Insured Person at Insured Person's last known address at least 15 days in advance in which case We shall refund pro-rata premium for the unexpired portion of the policy on the date of cancellation, provided no claim has occurred upto the date of cancellation.

The Insured may also give 15 days" notice in writing, to the Company, for the cancellation of this policy, in which case the Company shall retain the premium for the period this Policy has been in force at the Company's short period scales

Period on risk	% of Annual Premium refunded
Upto 1 month	75 %
Exceeding 1 month and upto 3 months	50 %
Exceeding 3 months and upto 6 months	25 %
Exceeding 6 months	NIL

6.18.1. Insurance in respect of an Insured Person shall immediately terminate at the earliest of the following dates:

- a) The date that the Policy is terminated;
- b) The date that the Capital Sum Insured is paid for covered loss

6.18.2. In the event that the initial premium payable is not paid and realised, this Policy shall be deemed to be void from the intended Policy Effective Date.

#### **6.19. Revision/ Modification of the policy**

There is a possibility of revision/ modification of terms, conditions, coverage's and/or premiums of this product at any time in future, with appropriate approval from IRDAI. In such an event of revision/modification of the product, intimation shall be set out to all the existing insured members at least 3 months prior to the date of such revision/modification comes into the effect

#### **6.20. Change in Nomination**

The insured can change the nominee to whom such payment is to be made at any time during the Policy Period, provided that such change shall only be effective when the insured has notified us and We have recorded the change by an endorsement to this effect.

#### **6.21. Territorial Limits**

6.21.1. This policy cover Accidental Bodily Injury sustained during the Policy Period anywhere in the world except the above Accidental Hospitalisation Cover and Medical Expenses subject to the travel and other restrictions that the Indian Government may impose), but We will only make payment within India and in Indian Rupees.

6.21.2. For Accidental Hospitalisation claim, the hospitalisation expenses incurred only in India would be covered and



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We

shall make payment in Indian Rupees only.

## **7. Grievance Redressal Procedure**

Welcome to Shriram General Insurance and Thank You for choosing us as your insurer.



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Jurisdiction Office	Office Addresses
Gujarat , Dadra & Nagar Haveli, Daman and Diu	Insurance Ombudsman Office of the Insurance Ombudsman 2nd Floor, Ambica House,Nr. C.U.Shah College,5, Navyug Colony, Ashram Road, <b>AHMEDABAD</b> - 380 014 Tel. 079- 27546150/139, Fax: 079-27546142 E-mail: bimalokpal.ahmedabad@gbic.co.in
Karnataka	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar Ist Phase, <b>BENGALURU</b> - 560 078 Tel. 080 - 26652048 / 49 E-Mail: bimalokpal.bengaluru@gbic.co.in
Madhya Pradesh & Chhattisgarh	Insurance Ombudsman, Office of the Insurance Ombudsman JanakVihar Complex,2 nd floor, 6, Malviya Nagar, Opp. Airtel Office,Near New Market, <b>BHOPAL</b> - 462 003 Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpal.bhopal@gbic.co.in
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2nd floor, Batra Building, Sector 17-D , <b>CHANDIGARH</b> - 160 017 Tel.: 0172-2706196 / 2706468, Fax: 0172-2708274 E-mail: bimalokpal.chandigarh@gbic.co.in
Orissa	Insurance Ombudsman, Office of the Insurance Ombudsman 62, Forest Park, <b>BHUBANESHWAR</b> - 751 009 Tel.0674-2596461 / 2596455, Fax - 0674-2596429 E-mail: bimalokpal.chandigarh@gbic.co.in
Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot,Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	Insurance Ombudsman, Office of the Insurance Ombudsman 6th Floor , Jeevan Bhawan, Phase II, Nawal Kishore Rd. Hazratganj, <b>LUCKNOW</b> - 226 001 Tel.:0522- 2231330 / 31, Fax: 0522-2231310 E-mail: bimalokpal.lucknow@gbic.co.in
Delhi	Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Building. Asaf Ali Road, <b>NEW DELHI</b> - 110 002 Tel. 011-23239633 / 23237532, Fax: 011-23230858 E-mail: bimalokpal.dehli@gbic.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe , S. V. Road, Santacruz (W), <b>MUMBAI</b> - 400 054 Tel: 022-26106552 / 26106960, Fax: 022-26106052 E-mail: bimalokpal.mumbai@gbic.co.in
West Bengal, Sikkim, Andaman & Nicobar Islands.	Insurance Ombudsman, Office of the Insurance Ombudsman Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, <b>KOLKATA</b> - 700 072 Tel.: 033 - 22124339 / 22124340, Fax: 033-22124341 E-mail : bimalokpal.kolkata@gbic.co.in
Kerala , Lakshadweep, Mahe-a part of Pondicherry	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, <b>ERNAKULAM</b> - 682 015 Tel.: 0484 - 2358759 / 2359338, Fax:0484-2359336 E-mail: bimalokpal.ernakulam@gbic.co.in



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Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5th Floor, Nr. Panbazar Overbridge , S.S. Road, <b>GUWAHATI</b> - 781 001 (ASSAM) Tel. : 0361-2132204 / 2132205, Fax:0361-2732937 E-mail: bimalokpal.guwahati@gbic.co.in
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46 , 1 st floor, "Moin Court", Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, <b>HYDERABAD</b> - 500004 Tel.: 040 - 65504123 / 23312122, Fax: 040-23376599 E-mail: bimalokpal.hyderabad@gbic.co.in
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court , 4th Floor, 453, Anna Salai, Teynampet, <b>CHENNAI</b> - 600 018 Tel. 044-24333668 / 24335284, Fax: 044-24333664 E-mail: bimalokpal.chennai@gbic.co.in
Rajasthan	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, <b>JAIPUR</b> - 302 005 Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@gbic.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	Insurance Ombudsman Office of the Insurance Ombudsman <b>NOIDA</b> Email: bimalokpal.noida@gbic.co.in
Bihar, Jharkhan	Insurance Ombudsman Office of the Insurance Ombudsman <b>PATNA</b> Email: bimalokpal.patna@gbic.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, <b>PUNE</b> - 411 030. Tel.: 020 - 32341320 Email: bimalokpal.pune@gbic.co.in

**DATE:** 15/11/2024

**PLACE:** GHAZIABAD

For and on behalf of  
SHRIRAM GENERAL  
INSURANCE  
COMPANY LIMITED



All the amounts mentioned in this policy are in Indian Rupees

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

Authorised  
Signatory



CIN No. U66010RJ2006PLC029979  
IRDA Registration Number: 137



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## CUSTOMER INFORMATION SHEET

This document provides key information about your policy. Please refer to the policy document for detailed terms and conditions.

SI No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number & Name
1	Product Name	Shri Group Personal Accident Insurance	
2	Unique Identification Number(UIN)	SGLPAGP21478V022021	
3	Structure	BENEFIT	
4	Interest Insured	Organization	
5	Insured Name	M/S DELHI INSTITUTE OF HIGHER EDUCATION	
6	Policy Number	108047/51/25/000007	
7	Certificate Number		
8	Policy Term	From: 15/11/2024 To: 14/11/2025	
9	Sum Insured	22800000.00	
10	Key Features (What the Policy is about)	This policy is designed to cover of Individual persons against death and disablement from accidental bodily injury. This policy also design to select other add on cover on additional premium named as Hospital Confinement Allowance, Accidental Hospitalisation Cover and Medical Expense Reimbursement	
11	Types of plans	ADVANCE	3. Coverage
12	Policy Coverage ( Sections )	1. Accidental Death & Disappearance 2. Transportation of Mortal Remains 3. Children's Education Benefit 4. Permanent Total Disability 5. Permanent Partial Disability	3. Coverage
13	Add On Covers		
14	Loss Participation ( deductible )	NIL	

15	Exclusions	<p>We will not pay/Cover for any event that arises because of, is caused by, or can in any way be linked to any of the following:</p> <ol style="list-style-type: none"> <li>1. Injury or death from suicide, attempted suicide, or self-inflicted harm.</li> <li>2. Injury or death while under the influence of alcohol or drugs</li> <li>3. Injury or death resulting from criminal activities</li> <li>4. Injury or death while engaging in aviation or ballooning, except as a passenger in a licensed aircraft</li> <li>5. Injury or death during motor racing or trail runs</li> <li>6. Injury or death from medical treatments or procedures</li> <li>7. Injury or death from participation in military operations, exercises, or combat</li> <li>8. Consequential losses or legal liabilities</li> <li>9. Injury, disability, or death from pre-existing conditions</li> <li>10. Injury, disability, or death from sexually transmitted diseases</li> <li>11. HIV/AIDS or related illnesses</li> <li>12. Pregnancy, childbirth, miscarriage, abortion, or complications from these</li> <li>13. Injury, disability, or death from war, invasion, civil war, rebellion, revolution, or related activities.</li> <li>14. Injury, disability, or death from nuclear energy or radiation.</li> </ol>	5. What is not covered (Exclusions)
16	Special conditions and warranties (if any)	NIL	



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17	Admissibility of claim	<ol style="list-style-type: none"><li>1. Provide written notice with full details to the Company immediately.</li><li>2. Documents to be submitted as mentioned in the Policy wording</li><li>3. If you meet with an accident and injure any part of your body that may result in a claim, you or someone claiming on your behalf must inform us in writing immediately and in any event within 14 days.</li><li>4. In case of death due to accident, the same must be informed to us in writing immediately and send us a copy of the post mortem report within 14 days. (if performed)</li></ol>	6. Conditions
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CIN No. U66010RJ2006PLC029979  
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		<p>5. Insured person must immediately consult a Doctor and follow the advice and treatment that he recommends.</p> <p>6. Insured Person must get examined by our medical advisors if we ask for this, and as often as we consider this to be necessary.</p> <p>7. Insured person or someone claiming on insured person behalf must promptly give us the documentation and other information we ask for to investigate the claim or our obligation to make payment for it.</p>	
18	Policy servicing - Claim intimation and processing	<p>For any claim related query, intimation of claim and submission of claim related documents, of cashless treatment or processing of claims other than cashless claims or both insured person may contact the company through:</p> <p>i. Website : <a href="http://www.shriramgi.com">www.shriramgi.com</a></p> <p>ii. Toll Free : 1800-103-3009, 1800-300-30000 (Mail ID: <a href="mailto:chd@shriramgi.com">chd@shriramgi.com</a>)</p> <p>iii. E-mail: <a href="mailto:md@shriramgi.com">md@shriramgi.com</a></p> <p>iv. Courier : Shriram General Insurance Co. Ltd. E-8, EPIP, RIICO Industrial Area, Sitapura, Jaipur – 302022</p>	Grievance Redressal Procedure

19	Grievance redressal and policy holder's protection	<p>1. The Policy Holder Protection Regulations, enforced by IRDAI, emphasize safeguarding insurance consumers' rights. It mandates insurers to provide transparent policy terms, prevent mis-selling, and maintain fair grievance redressal mechanisms. The regulations also require insurers to ensure financial stability through stringent norms and disclosure requirements. By enhancing transparency and accountability, these regulations aim to build trust among policyholders and promote a fair and competitive insurance market. IRDAI's initiative aims to protect the interests of insurance policyholders by setting standards that ensure clarity, fairness, and reliability in insurance products and services.</p> <p>2. Details of grievance redressal officer of the insurer : Compliance Officer          md@shriramgi.com</p> <p>3. Bima Bharosa Portal:  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p>4. Ombudsman Details:  <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p>	
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20	Obligations of the policy holder	An insured has to ensure: 1. To disclose all information correctly sought by the insurer at time of filling the proposal form 2. Insured should immediately notify the Company in writing of any change in his business or occupation or physical defect or infirmity with which he has become affected since the payment of last preceding premium	
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**Declaration by the Policy Holder.**

I have read the above and confirm having noted the details

**Place:** GHAZIABAD

This CIS is digitally verified through OTP

**Date:** 18-Nov-2024

Signature of the member

**Note:**

- Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the insurer.
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.
- Insurer to take confirmation of the policyholder regarding receiving of the Customer Information Sheet



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**TAX INVOICE**

INVOICE NO : 1080475125000007

INVOICE DATE : 18-11-2024

**Shriram General Insurance Company Limited.**

IRDA Reg No: 137

CIN NO : U66010RJ2006PLC029979

GSTIN No : 09AAKCS2509K1Z1

Branch : GHAZIABAD

Address : J-2,FIRST FLOOR,RDC ,RAJ  
NAGARGHAZIABAD (UP)

GHAZIABAD UTTAR PRADESH 201002

**INSURED DETAILS:**

Policy Number : 108047/51/25/000007

Insured's Name : M/SDelhi Institute of Higher Education - GSTIN NO: N.A

Address : PLOT NO-20 C TECHZONE IV GREATER NOIDA WESTGREATER NOIDA  
Alpha Greater Noida  
Gautam Buddha Nagar UTTAR PRADESH 201308

**INVOICE DETAILS :**

Item Description : SHRI GPA NAMED PRODUCT -UIN NO :SGLPAGP21478V022021 -SAC CODE :997133

<u>Particulars</u>	<u>Rate</u>	<u>Amount</u>
TOTAL PREMIUM	-	6839
SGST/UTGST	9%	616.00
CGST	9%	616.00
TOTAL AMOUNT		8071.00 INDIAN RUPEES Eight Thousand Seventy One Rupee(s) Only.

Amount of TAX subject to Reverse Charge

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SIGNATURE OF AUTHORISED PERSON

**"We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48 of the CGST Rules 2017, we are not required to prepare an invoice in terms of the provisions of the said sub-rule."**

**" For NEFT/RTGS/IMPS or any other online payment kindly visit our website " [www.shriramgi.com](http://www.shriramgi.com) "**