



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/ST0294

Date:30/05/2025

GROUP ACCIDENT POLICY FOR THE EMPLOYEES

IRDAI Registration Number – 137

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 108047/51/25/000006 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 **108047/51/25/000006** 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** 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

**SHRIRAM GENERAL INSURANCE COMPANY LIMITED**E-8,EPIP,SITAPURA INDUSTRIAL AREA,JAIPUR
RAJASTHAN-302022CONTACT(TOLL FREE): 1800 – 300 - 30000 / 1800 – 103 - 3009
SHRI GROUP PERSONAL ACCIDENT POLICY SCHEDULE
UIN: SGLPAGP21478V02021 Service Acc.Code: 997133

CIN No: U66010RJ2006PLC029979

Policy No:	108047/51/25/000006	Prev. Policy No:	
Cover Note No:		Cover Note Date:	
Insured's Code:	IN-35925399	Branch Code:	108047
Insured's Name:	M/S DELHI INSTITUTE OF HIGHER EDUCATION	Branch Name:	GHAZIABAD
Address:	PLOT NO-20 C TECHZONE IV GREATER NOIDA WEST, GREATER NOIDA, ALPHA GREATER NOIDA, GAUTAM BUDDHA NAGAR, UTTAR PRADESH 201308	Branch Address:	J-2, FIRST FLOOR, RDC, RAJ NAGAR, GHAZIABAD (UP), , GHAZIABAD, UTTAR PRADESH 201002
Tel. /Fax /Email:	//mkmittal1988@gmail.com	Branch Tel. /Fax /Email:	7412078288 / 7412078289 / /sgl.ghaziabad@shriramgl.com
Dev. Officer:	NA0000001007-Mr.ABHAY KUMAR SINGH	Intermediary Details/Contact No:	-
Period of Insurance:	From 15/11/2024 6:42AM To 11:59PM 14/11/2025		
Collection No. & Dt.:	Cash Deposit A/c AAN000015250 & 18/11/2024		
Gross Prem:	6239.00	IGST:	0.00
CGST:	562.00	SGST / UTGST:	562.00
Total:	7363.00	Stamp Duty:	20.00
Total Sum Insured	3600000.00	Total No. Of Persons	18

Details of Insured Person/s						
Sr.No	Emp No./ID No.	Name	Age	Sex	Section/Cover	Sum Insured
1	1	Dr Shefali Mishra	37	Female	Personal Accident Benefits	200000.00
2	2	DR. SONAL JAUHARI	38	Female	Personal Accident Benefits	200000.00
3	3	Dr. Vandana Gaur	40	Female	Personal Accident Benefits	200000.00
4	4	Dr. Sumit Agarwal	49	Male	Personal Accident Benefits	200000.00
5	5	Ms. Mini Verma	39	Female	Personal Accident Benefits	200000.00
6	6	DR. Neelam Sheoliha	48	Female	Personal Accident Benefits	200000.00
7	7	DR MANJEET KAUR RATAN	48	Female	Personal Accident Benefits	200000.00
8	8	MS HEMLATA RAUTHAN	37	Female	Personal Accident Benefits	200000.00
9	9	MS AMARJIT KAUR	35	Female	Personal Accident Benefits	200000.00
10	10	Dr. Rajeev Kumar	44	Male	Personal Accident Benefits	200000.00
11	11	Neha Dhingra	32	Female	Personal Accident Benefits	200000.00
12	12	Dr. Arunima	31	Female	Personal Accident Benefits	200000.00
13	13	Deeksha Suneja	33	Female	Personal Accident Benefits	200000.00
14	14	Ms. Kanchan Tyagi	38	Female	Personal Accident Benefits	200000.00
15	15	Dr. Supriya Dalal	28	Female	Personal Accident Benefits	200000.00
16	16	Vandana Kumari	44	Female	Personal Accident Benefits	200000.00
17	17	Beena Srivastava	39	Female	Personal Accident Benefits	200000.00
18	18	Dr. Rajeev Kumar	44	Male	Personal Accident Benefits	200000.00

Additional Details of Insured Person/s



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Sr.No	Name	Designation	Plan Type	Risk Group	Nominee Name	Share %	Nominee Relationship
1	Dr Shefall Mishra	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
2	DR. SONAL JAUHARI	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
3	Dr. Vandana Gaur	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
4	Dr. Sumit Agarwal	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
5	Ms. Mini Verma	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
6	DR. Neelam Sheoliha	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
7	DR MANJEET KAUR RATAN	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
8	MS HEMLATA RAUTHAN	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
9	MS AMARJIT KAUR	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
10	Dr. Rajeev Kumar	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
11	Neha Dhingra	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
12	Dr. Arunima	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
13	Deeksha Suneja	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
14	Ms. Kanchan Tyagi	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
15	Dr. Supriya Dalal	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
16	Vandana Kumari	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
17	Beena Srivastava	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS
18	Dr. Rajeev Kumar	Service- Field Job	ADVANCE	MEDIUM RISK	As per Institute record	100.00	OTHERS

Total Sum Insured in words:	(INDIAN RUPEES: Thirty Six(s) Lac(s) Rupee(s) And Zero Paise Only.)
Total Premium in words:	(INDIAN RUPEES: Seven Thousand Three Hundred Sixty Three Rupee(s) And Zero Paise Only.)
Term of Insurance: As per the Clauses written hereunder and/or attached herewith	
BASIC	
<p>1. Accidental Death : Sum Insured will be 100% of principal Sum Insured.</p> <p>2. Transportation of Mortal remains : 2% of Principal sum Insured or 5000/- whichever is less.</p> <p>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.</p> <p>4. Geographical area; Worldwide.</p> <p>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.</p> <p>6. Age of persons covered should be between years.</p> <p>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.</p> <p>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</p> <p>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.</p> <p>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)</p> <p>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, sking, ice hockey, hang gliding, river rafting, polo and persons engaged in occupations/activities of similar hazard are not covered.</p> <p>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</p>	
BASIC PLUS	
<p>1. Accidental Death and PTD : Sum Insured will be 100% of principal Sum Insured.</p> <p>2. Transportation of Mortal remains : 2% of Principal sum Insured or 5000/- whichever is less.</p> <p>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.</p> <p>4. Geographical area; Worldwide.</p> <p>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.</p> <p>6. Age of persons covered should be between years.</p> <p>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</p> <p>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</p> <p>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.</p> <p>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)</p>	

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 vernmental 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 vernmental 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 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.

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: EMO15046

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



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(Affiliated to Chaudhary Charan Singh University, Meerut)

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