



Ref: EPCET/GI/01/2021-22

## General Insurance

East Point College of Engineering and Technology has introduced group insurance policy for students and employees. The policy covers the insured person (or his Nominee/legal heir) for the occurrence of any insured event.

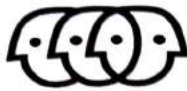


ICICI Lombard General Insurance Company Ltd  
ICICI LOMBARD HOUSE, 414, West Swastika Marg,  
New Delhi/Venugopal Temple, Puthur, Mumbai 400 029

### GROUP PERSONAL ACCIDENT KEY INFORMATION SHEET

**DISCLAIMER NOTE:** The information mentioned below is illustrative and not exhaustive. The information must be read in conjunction with the policy wordings. In case of any conflict between the Key Information Sheet and the policy wordings, the terms and conditions mentioned in the policy wordings shall prevail.

S. No	Title	Description	Refer to Policy Wordings
1	Product Name	Group Personal Accident	Part I of the Policy
2	What is covered under the policy ?	The policy covers the Insured Person (or his Nominee/ legal heir, as the case may be) for the occurrence of any Insured Event, as specifically described, under different Benefit(s) (and Extensions - if any) arising due to an Injury sustained by the Insured Person during the Policy Period but not exceeding the Sum Insured as specified under the respective Benefits (and Extensions - if any) under Policy Schedule. The cover is for 24 hours or as mentioned in Part 1 of the policy and on a worldwide basis.	Part II of the policy
3	Coverage and Optional Add-ons	<p><b>Benefits:</b></p> <ul style="list-style-type: none"> <li>• Death</li> <li>• Permanent Total Disablement</li> <li>• Permanent Partial Disablement</li> <li>• Temporary Total Disablement</li> </ul> <p><b>Extensions:</b></p> <ul style="list-style-type: none"> <li>• Cover for Expenses related to Burns</li> <li>• Modification of residential accommodation &amp; vehicle:</li> <li>• Repatriation of Mortal Remains</li> <li>• Ambulance Charges</li> <li>• Transportation Allowance (Compassionate visit)</li> <li>• Travel Expenses for Medical Treatment</li> <li>• Catastrophe Evacuation:</li> <li>• Cost of Clothing Damage</li> <li>• Loss of Job Cover</li> <li>• Improved Disability Benefit/ Dismemberment</li> <li>• Daily Cash Allowance:</li> <li>• Carriage of Dead Body</li> <li>• On Duty Cover</li> <li>• Children's Education Grant</li> <li>• Accidental Hospitalization Expenses</li> <li>• Mysterious disappearance</li> <li>• Treatment outside India (along with travelling cost &amp; boarding &amp; lodging of the attendant):</li> <li>• Medical Expenses</li> <li>• Out Patient Department (OPD) expenses</li> <li>• Loss/damage to School Bag/Books</li> <li>• Widowhood Cover</li> <li>• Purchase of Blood</li> <li>• Prosthesis &amp; Artificial Limbs</li> <li>• Broken Bones</li> <li>• Legal Expenses</li> </ul>	Clause No. 2 (Benefits) and Clause No. 3 (Extensions)



4	What are the major Exclusions in the Policy	<ul style="list-style-type: none"> <li>• Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression.</li> <li>• Being under influence of drugs, alcohol, or other intoxication or hallucinogens</li> <li>• Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor</li> <li>• Committing any breach of law of land with criminal intent.</li> <li>• Death or disablement resulting from Pregnancy or childbirth</li> <li>• Professional sports team in respect of specific benefit for inability to perform</li> <li>• Participation in any kind of motor speed contest</li> <li>• While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. ( Not applicable for fare Paying Passengers)</li> <li>• Underground mining &amp; contractor specializing in tunneling</li> <li>• Naval, military or air force personnel</li> <li>• Radioactivity, Nuclear risks, Ionizing radiation</li> </ul>	Part I and Part II (Clause 4) of the policy  Indicative list of Exclusions
5	Payout Basis	<ul style="list-style-type: none"> <li>• Reimbursement claims of covered benefits upto specified sum insured as per the scope of cover</li> </ul>	Part II of the policy clause 4 (i, ii, iii and iv)- Claim Administration
6	Terms of Renewal	<p>(i) The Policy can be renewed as a separate contract under the then prevailing ICICI Lombard Group Personal Accident Insurance product or its nearest substitute (in case the product ICICI Lombard Group Personal Accident Insurance is withdrawn by the Company) approved by IRDA.</p> <p>(ii) The policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured.</p>	Part II of the policy Clause 10- Terms of renewal
7	Cancellation	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Insured or the Company may cancel this Policy by giving the Company or the insured, as the case may be, 15 days written notice for the cancellation of the Policy, and then the Company shall refund premium on short term rates (if initiated by the insured) or pro rata rates (if initiated by the Company) for the unexpired</li> </ul>	Part III of the policy Clause 9- Cancellation/ Termination

	Policy Period. The Company shall follow the short period scale unless otherwise mutually agreed.	
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# EAST POINT COLLEGE OF ENGINEERING & TECHNOLOGY

Approved by AICTE New Delhi | Affiliated to VTU, Belagavi,  
Bidarahally, Virgo Nagar Post, Bengaluru-560049



ICICI Lombard General Insurance Company Ltd  
ICICI LOMBARD ICILSIL, 41A, Near South Park,  
Near Siddhi Vinayak Temple, Prabhakar, Mumbai 400 075

## GROUP PERSONAL ACCIDENT

UIN-ICIPAGP22077V082122 Misc 05

### Part I of Policy: Policy Schedule

Policy No 4005/217172542/01/000 (TRUE COPY)

- Name of the Insured:
- Mailing Address of the Insured:
- Intermediary Details:

Issued at MUMBAI  
M G CHARITABLE TRUST  
No 2 80feet Road  
H R B R Layout  
Bangalore  
Karnataka Pin- 560043

Agency Code: DB29005  
Agency Name: IDEAL INSURANCE BROKERS PVT LTD  
Agent's mobile no.: 9739240000  
Agent's E-mail ID : kishore.k@idealinsurance.in  
From: 12/02/2022 Time: 00:00 Hours  
To Midnight of 11/02/2023  
2958  
295,800,000.00  
As per annexure attached

- Period of Insurance :
- Total number of persons to be insured:
- Total Capital Sum Insured:
- Details of persons to be insured:
- Benefit Table:

A - Accidental Death only - 100%  
B - Accidental Death + loss of limbs + loss of eyes + Permanent Total Disablement  
C - Accidental Death + loss of limbs + loss of eyes + Permanent Total Disablement + Permanent Partial Disablement  
D1= (A) + (B) + (C) + Temporary Total Disablement (TTD) 1% of S.J. Or Rs.5,000/-per week or actual weekly salary which ever is less

### 9. Premium

Premium Break Up	(Rs.)	Premium (Rs.)
Stamp Duty	(Rs.)	05.00
*Total Premium	(Rs.)	106,200.28

\*Premium value mentioned above is inclusive of taxes applicable



## 10. Conditions/Endorsements

1. B - Accidental Death + loss of limbs + loss of eyes + Permanent Total Disablement
2. C - Accidental Death + loss of limbs + loss of eyes + Permanent Total Disablement + Permanent Partial Disablement
3. D1= (A) + (B) + (C) + Temporary Total Disablement (TTD) 1% of S.J. Or Rs.5,000/=per week or actual weekly salary which ever is less
4. Age Band 15 - 65 years
5. Accidental Medical Hospitalisation Expenses are covered upto Rs 10,000/- or actual whichever is lower on IPD basis.
6. OPD Medical Hospitalisation Expenses are covered upto Rs 10,000/- or actual whichever is lower subject to RS 500/- deductibles.
7. Carriage of Dead Body 2% of SI subject to max to Rs 2,500/-
8. Children Education fund for dependant children in case of Death or Permanent total disability of Employee will be covered upto 10,000/- per child (Restricted to 2 children max 25 Years of age)
9. S.I is flat 1L in policy. Staff is covered under table 'D' & Students and parents are covered under table 'C'
10. Policy is issued on Unnamed basis, DOJ Confirmation and Photo ID Proof Required at the time of Claims
11. At any Point of time, if number of lives is found to be more than 2958, unless a premium bearing endt is passed, no claims will be payable.
12. Policy is issued on Unnamed basis & all claims admissible subject to DOJ of the employees will be on or post policy inception date.
13. Risk Category I & II are covered.
14. Premium to be charged on prorata scale for addition/ deletion endorsement
15. Any endorsements will be from the date of addition and not from the inception of the policy.
16. Premium shall not be refunded for deletion if any claim is paid during the policy.
17. Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy
18. A - Accidental Death only - 100%

## 11. Special Conditions:

1. Below mentioned activity shall be outside the scope of the policy :-
  - Professional sports team in respect of specific benefit for inability to perform
  - Participation in any kind of motor speed contest.
  - While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. ( Not applicable for fare Paying Passengers)
  - Underground mining & contractor specializing in tunneling
  - Naval, military or air force personnel
  - Radioactivity, Nuclear risks, ionizing radiation
  - Drivers are excluded from the policy
  - Animal bite/Snake Bite/Insect bite is not covered.
  - Perils of the sea are excluded from the scope of the policy.
  - Exclusions :-
    - Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression

Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression.

Being under influence of drugs, alcohol, or other intoxication or hallucinogens

Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor

Committing any breach of law of land with criminal intent.

Death or disablement resulting from Pregnancy or childbirth





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Bidarahally, Virgo Nagar Post, Bengaluru-560049



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Near Siddhi Vinayak Temple, Prabhadevi, Mumbai - 400 025

### Risk Category III people are out of the scope of the policy :-

Persons working in mines, explosives, Electrical installations on high tension lines, Racing, Circus People, skiing, mountaineering, big game hunting, ballooning, hang gliding, river rafting, winter sports, skiing, ice hockey, polo & such other persons engaged in occupation of similar hazard are not covered under GPA

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no. 1800-2666 or may approach us at the sub section Grievance Redressal on our website [www.icicilombard.com](http://www.icicilombard.com) (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority (IRDA) through the Integrated Grievance Management Section (IGMS) or IRDA Grievance Call Centre (GCC) at their toll free no. 155255

### 12. Clauses:

1. The Cover is subject to inclusion of loss/ damage/ liability due to terrorism activity

### 13. Warranties:

1. The claim should be intimated within the three months of the occurrence of the event, failing to which company shall not be liable to pay the claim

Subject otherwise to terms and conditions of Group Personal Accident Insurance Policy.

Signed for and on behalf of the ICICI Lombard General Insurance Company Limited, at Mumbai on this date 18/02/2022 .

Authorized Signatory

ICICI Lombard General Insurance Company Ltd.

GSTIN Reg. No: 29AAACI7904G1ZJ  
IL GIC GSTIN Address : Second SVR Complex Hosur Main road Bangalore Karnataka 560068  
HSN/SAC code : 897133 - GENERAL INSURANCE SERVICES  
Policy shall stand cancelled ab initio in the event of non realisation of the premium

The stamp duty of Rs 5,0000 paid in cash or by demand draft or by payorder, vide Receipt/Challan no. CSD232202184 dated 06/01/2022

## ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115  
Mailing Address:  
401 & 402, 4th Floor, Interface 11,  
New Linking Road, Malad (West),  
Mumbai - 400 064.

CIN: L67200MH2000PLC128408  
Registered Office:  
ICICI Lombard House, 414, Vaze Sarovar Marg,  
Near Siddhi Vinayak Temple, Prabhadevi,  
Mumbai - 400 025.

Toll free No. : 1800 2666  
Alternate No. : +9192238 22666 (chargeable)  
Email : [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)  
Website : [www.icicilombard.com](http://www.icicilombard.com)

Dean Student Affairs

H.O.D.

Dept. of Physics

East Point College of Engg. & Technology,  
Bangalore-560 049

Principal

PRINCIPAL  
EAST POINT COLLEGE OF  
ENGINEERING & TECHNOLOGY  
BANGALORE- 560 049.