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### Group Accident Guard Policy Group Policy Schedule

**Policyholder Details**

Policyholder name : **EDUCATIONAL & SOCIAL DEVELOPMENT TRUST**  
 Policyholder Address : 'L AVENUE ROAD, H. S. TOWER,  
 NEAR DOWNSTAIR OF HYUNDAI SHOWROOM ,  
 BESIDE KVC SHOWROOM , BISTUPUR , JAMSHEDPUR  
 JAMSHEDPUR-831001  
 JHARKHAND  
 INDIA

Policyholder Contact No.:  
 Policyholder E-mail Id:

Cust GSTIN number:

Intermediary code: 5824594  
 Intermediary Contact No: 9334805395  
 Intermediary Name: NIRAJ KUMAR SAWA

Policy Number 0239802826 Renewal Number: 00 Endorsement Number: Place of Supply: JHARKHAND State Code: 20	Business Description: Educational Institute
Number of Lives Covered: 200	Territory Limit: Worldwide
Policy Type: Named	Operative Time: 24 Hrs
Relationship Type: Non Employer Employee	Sum Insured Basis: Fixed S.I
Sum Insured Type: Fixed	Loan Type:
Maximum Sum Insured: INR 100000	Total Sum Insured: INR 20000000
Age Group: 3 years to 70 years	Aggregate limit for any one accident: INR 5000000 Aggregate limit for any one year: INR 0
Policy Period: From 22/07/2024 00:01 Hrs To 21/07/2025 23:59 Hrs	Payment frequency: Annual

Premium details	
Net Premium (Rs):	12,238
UGST/SGST 9% (Rs.)	1,101
CGST 9% (Rs.)	1,101
Gross Premium (Rs)	14,441

GSTIN: 20AABCT3518Q1ZA-JHARKHAND, Service Accounting Code: 997133

Insured Description: Educational Institute

Sr. No.	Category Description	No. of Insured	AD	DM	PTD	PPD	Fixed Medex OPD	Fixed Medex IPD	Fixed Medex OPD and IPD	Variable Medex	Remarks
1	Student	100	100,000	100,000	100,000	100,000		50,000			
2	Parent	100	100,000	100,000	100,000	100,000					

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### TATA AIG General Insurance Company Limited

Regd Office: 15th Floor, Tower A, Peninsula Business Park, G. K. Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India.  
 Toll Free No. (24x7): 1800 266 7780 OR 1800 229966 (For Senior Citizens) | Email: customersupport@tataaig.com  
 IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | UIN: TATPAGP23093V032223

**Principal**  
 Institute for Education  
 Bijay SaraiKolla-Kharsawar  
 JHARKHAND



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**Coverage Details:**

Sr No.	Coverages	Average SI Per Person	Deductible	Co pay(%)	Remarks
1	Education Benefit	10000			10% of Principal SI or upto Rs Rs 10000 or Actuals, whichever is lower for maximum 2 eligible children.
2	Coma	50000			
3	Accidental Dismemberment and Paralysis	100000			Rs. 50000 Covered
4	Repatriation Of Remains	20000			
5	Funeral Benefits	20000			Upto Rs 20000 or Actuals, whichever is lower.
6	Permanent Total Disability	100000			Rs 20000
7	Terrorism	100000			Covered
8	Home Alteration and Vehicle Modification Benefit	10000			Covered Rs. 10000
9	Permanent Partial Disability	100000			
10	Ambulance Services	5000			Covered Upto Rs. 5000 or Actuals, whichever is lower. Rs. 5000 or Actuals, whichever is lower.
11	Accidental Death	100000			Only Student and One Earning Parent of each Student(1st Parent as per School Register) of the Educational Institute are covered
12	Accidental Medical Expenses	50000			Fixed INR 50000 for IPD or actual claims , whichever is lower.
13	Fractures/Dislocation/Burns	30000			Rs. 30000
14	Family Transportation Benefit	20000			Upto Rs. 20000 or Actuals, whichever is lower.

**Conditions if any :-**

- In consideration of additional premium, Point No. 10 under Section 3- General Exclusions pertaining to Act of Terrorism stands deleted.
- The Benefits which are mentioned in this Schedule shall only be available under the Policy.

**Important Exclusions:**

The Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, in respect of:

- Any Pre-existing Condition, any complication arising from it;
- Any claim of Insured Person arising from:
  - suicide or attempted suicide
  - wilful self-inflicted illness or injury except injury in self-defence or to save life; or
- Being under the influence of intoxicating liquor or drugs or other intoxicants except where the insured is not directly responsible for the injury / accident though under influence of intoxication.
- Participation in an actual or attempted felony, riot, crime, misdemeanor (excluding traffic violations) or civil commotion

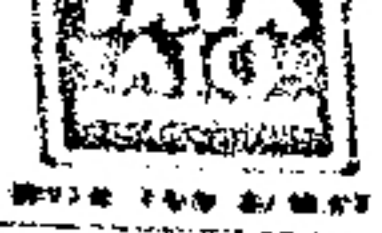
*This is only a summary of the product features/terms/conditions/exclusions. For more details, please refer our website [www.tataaig.com](http://www.tataaig.com).*

- Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.
- Stamp Duty of Rs.5/- is paid as provided under N/A of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. LOA/ENF1/CSD/13/2024/2289 Validity Period Dt.30/05/2024 To Dt.09/05/2027/2289 Date:10/05/2024

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**General Conditions:**

- You have a period of 15 Days from the date of receipt of the Policy document to review the terms and conditions of this Policy and if you have any objections you have the option of cancelling the Policy stating the reasons for cancellation and the premium paid after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium shall be refunded
- There will be no premium refund in case of cancellation due to non-disclosure of material facts, mis-representation or fraud in case of non-cooperation, premium shall be refunded on short rate table basis as specified in the policy.
- Any product revision/modification/future withdrawal will be done with the approval of Insurance Regulatory & Development Authority of India and will be intimated to you at least 3 months in advance. In case of withdrawal, you have an option to migrate to our similar health insurance product.
- This Policy Schedule in original must be surrendered to the Company in case of cancellation of the Policy Schedule

**Claims Administrator Detail:** Insured Person(s) can notify a Claim by sending an SMS CLAIMS to 5616181 or by calling The Company's 24x7 toll free helpline 1800-266-7780 or 1800-229966 (only for senior citizen Policy holders). Please use the Claim Intimation Form for intimation of a claim.

**Policy Servicing/Grievances/Complaints:**

- The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint / claim, please feel free to call our 24X7 Toll free number 1800-266-7780 or you may email to the customer service desk at [customersupport@tataaig.com](mailto:customersupport@tataaig.com). Senior citizens can call our dedicated line at 1800-22-9966. Please refer The Company's Website for the grievance redressal policy.

**Prohibition of Rebates – Section 41 of Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015:**

- 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.
- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Date: 22/07/2024  
Place: JAMSHEDPUR

For Policy wordings, please scan the below QR code :



**For TATA AIG General Insurance Company Limited**  
Digitally Signed by: Malpa Devi Maharana  
Date: 08/08/2024  
Location: Mumbai

**Policy Servicing Address**  
Peninsula Business Park, Tower A, 15th Floor, Ganpatrao Kadam Marg, Lower Parel, MUMBAI, MAHARASHTRA-400013

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## RECEIPT

Receipt No. : 104201079908483

Receipt Date : 22/07/2024

Policy No : 0239802826

Received with thanks from EDUCATIONAL & SOCIAL DEVELOPMENT TRUST a sum of Rs. 14441 (Rupees Fourteen Thousand Four Hundred Forty-One And Paise Zero Only) Cash Deposit, Bank Name - , towards.

Sr. No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239802826	14441	14441	0

## Note:

1. This is a computer generated receipt and does not require a signature.
2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realisation.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

**GSTIN : 20AABCT3518Q1ZA-JHARKHAND Service Accounting Code : 997133**

Revenue (consolidated) Stamp Duty duly paid vide challan No. date for applicable cases.

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WITH YOU ALWAYS

Attached to and forming part of Policy No 0239802826

## List of Insured Annexure "1"

Sr. No.	EMP.ID/ Unique I D	Name of Insured	Category	Tata AIG Ref No	Sum Insured (Rs.)							
					AD	DM	PTD	PPD	Fixed Medex OPD	Fixed Medex IPD	Fixed Medex OPD and IPD	Variable Medex
1	1612	RAMESH WAR MAH ATO	Parent	0239802 8261612 112	100,000	100,000	100,000	100,000				
2	1613	SIDIU BUR IULY	Parent	0239802 8261613 113	100,000	100,000	100,000	100,000				
3	1614	INDRAJIT PRADHAN	Parent	0239802 8261614 114	100,000	100,000	100,000	100,000				
4	1615	REGA HE MBROM	Parent	0239802 8261615 115	100,000	100,000	100,000	100,000				
5	1616	SINGRAI S IDDU	Parent	0239802 8261616 116	100,000	100,000	100,000	100,000				
6	1617	SATYANA RAYAN RA UT	Parent	0239802 8261617 117	100,000	100,000	100,000	100,000				
7	1618	GOLAK BI HARI PRA DHAN	Parent	0239802 8261618 118	100,000	100,000	100,000	100,000				
8	1619	PRAFULL MAHATO	Parent	0239802 8261619 119	100,000	100,000	100,000	100,000				
9	1620	KARTIK M AHATO	Parent	0239802 8261620 120	100,000	100,000	100,000	100,000				
10	1621	MANGAL MAHATO	Parent	0239802 8261621 121	100,000	100,000	100,000	100,000				
11	1622	SHRIDHAR DAS	Parent	0239802 8261622 122	100,000	100,000	100,000	100,000				
12	1623	DILIP KUM AR SINGH	Parent	0239802 8261623 123	100,000	100,000	100,000	100,000				
13	1624	JURENDAR DONGO	Parent	0239802 8261624 124	100,000	100,000	100,000	100,000				
14	1625	TAPAN KU MAR MAH ATO	Parent	0239802 8261625 125	100,000	100,000	100,000	100,000				
15	1626	JAGDISH MAHAPAT RO	Parent	0239802 8261626 126	100,000	100,000	100,000	100,000				
16	1627	SIKANDAR	Parent	0239802 8261627 127	100,000	100,000	100,000	100,000				

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17	1628	RUIDAS M AHATO	Parent	0239802 8261628 128	100,000	100,000	100,000	100,000				
18	1629	MOTAY B ODRA	Parent	0239802 8261629 129	100,000	100,000	100,000	100,000				
19	1630	DILIP CHA NDRA MU NDA	Parent	0239802 8261630 130	100,000	100,000	100,000	100,000				
20	1631	PRADHAN LAGURI	Parent	0239802 8261631 131	100,000	100,000	100,000	100,000				
21	1632	MANGAL SINGH M UNDA	Parent	0239802 8261632 132	100,000	100,000	100,000	100,000				
22	1633	HINDU SI NGH SINK U	Parent	0239802 8261633 133	100,000	100,000	100,000	100,000				
23	1634	LAKHAN T UDU	Parent	0239802 8261634 134	100,000	100,000	100,000	100,000				
24	1635	CHOTO S OREN	Parent	0239802 8261635 135	100,000	100,000	100,000	100,000				
25	1636	KARTIK SA MAL	Parent	0239802 8261636 136	100,000	100,000	100,000	100,000				
26	1637	KAMKA KA IBART	Parent	0239802 8261637 137	100,000	100,000	100,000	100,000				
27	1638	MANSA R AM LOHA R	Parent	0239802 8261638 138	100,000	100,000	100,000	100,000				
28	1639	RAJNI KAN T MAHAT O	Parent	0239802 8261639 139	100,000	100,000	100,000	100,000				
29	1640	HOPNA S OREN	Parent	0239802 8261640 140	100,000	100,000	100,000	100,000				
30	1641	MD ZAMIR UDDIN	Parent	0239802 8261641 141	100,000	100,000	100,000	100,000				
31	1642	LATE RAJK UMAR KA ROWA	Parent	0239802 8261642 142	100,000	100,000	100,000	100,000				
32	1643	PARESH M AHATO	Parent	0239802 8261643 143	100,000	100,000	100,000	100,000				
33	1644	SUBODH KUMAR P ATI	Parent	0239802 8261644 144	100,000	100,000	100,000	100,000				
34	1645	NARHARI PRAMANI K	Parent	0239802 8261645 145	100,000	100,000	100,000	100,000				
35	1646	RAMESH WAR MAH ATO	Parent	0239802 8261646 146	100,000	100,000	100,000	100,000				

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36	1647	GHASI RAM MAHATO	Parent	0239802 8261647 147	100,000	100,000	100,000	100,000				
37	1648	ARUN CHANDRA MAHATO	Parent	0239802 8261648 148	100,000	100,000	100,000	100,000				
38	1649	SAMUL KANDIR	Parent	0239802 8261649 149	100,000	100,000	100,000	100,000				
39	1650	BIJAY SINGH KUNTI A	Parent	0239802 8261650 150	100,000	100,000	100,000	100,000				
40	1651	ANADI MAHATO	Parent	0239802 8261651 151	100,000	100,000	100,000	100,000				
41	1652	BIR SINGH MAHATO	Parent	0239802 8261652 152	100,000	100,000	100,000	100,000				
42	1653	SATYA NARAYAN MAHATO	Parent	0239802 8261653 153	100,000	100,000	100,000	100,000				
43	1654	SURENDRA PURTY	Parent	0239802 8261654 154	100,000	100,000	100,000	100,000				
44	1655	KOLAY KALUNDIA	Parent	0239802 8261655 155	100,000	100,000	100,000	100,000				
45	1656	CHHUTU RAM MAHATO	Parent	0239802 8261656 156	100,000	100,000	100,000	100,000				
46	1657	SUBDIYA MUNDUIYA A	Parent	0239802 8261657 157	100,000	100,000	100,000	100,000				
47	1658	MARKANDE LEYANGI	Parent	0239802 8261658 158	100,000	100,000	100,000	100,000				
48	1659	RAMBIHARI MAHATO	Parent	0239802 8261659 159	100,000	100,000	100,000	100,000				
49	1660	MITRA BHANU GOPAL	Parent	0239802 8261660 160	100,000	100,000	100,000	100,000				
50	1661	FILMONT OPNO	Parent	0239802 8261661 161	100,000	100,000	100,000	100,000				
51	1662	PRADEEP KAR	Parent	0239802 8261662 162	100,000	100,000	100,000	100,000				
52	1663	SOUBHAGYA MALLICK	Parent	0239802 8261663 163	100,000	100,000	100,000	100,000				
53	1664	BHIMSEN PINGUA	Parent	0239802 8261664 164	100,000	100,000	100,000	100,000				
54	1665	SHIVCHARAN BANDA	Parent	0239802 8261665 165	100,000	100,000	100,000	100,000				

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55	1666	SATYABANT KAR	Parent	0239802 8261666 166	100,000	100,000	100,000	100,000				
56	1667	MADHABPATI	Parent	0239802 8261667 167	100,000	100,000	100,000	100,000				
57	1668	TURAMPAREYA	Parent	0239802 8261668 168	100,000	100,000	100,000	100,000				
58	1669	SULENDRAHEMBROM	Parent	0239802 8261669 169	100,000	100,000	100,000	100,000				
59	1670	MUSTAKANSARI	Parent	0239802 8261670 170	100,000	100,000	100,000	100,000				
60	1671	MDJELANI	Parent	0239802 8261671 171	100,000	100,000	100,000	100,000				
61	1672	KISHORKUMAR SINGH DEO	Parent	0239802 8261672 172	100,000	100,000	100,000	100,000				
62	1673	BUDHANLAL TANTI	Parent	0239802 8261673 173	100,000	100,000	100,000	100,000				
63	1674	BHAGIRATHI MAHATO	Parent	0239802 8261674 174	100,000	100,000	100,000	100,000				
64	1675	MANMATH PRADHAN	Parent	0239802 8261675 175	100,000	100,000	100,000	100,000				
65	1676	DILIP MAHATO	Parent	0239802 8261676 176	100,000	100,000	100,000	100,000				
66	1677	SANJAY KUMAR	Parent	0239802 8261677 177	100,000	100,000	100,000	100,000				
67	1678	MANGTA GODSORA	Parent	0239802 8261678 178	100,000	100,000	100,000	100,000				
68	1679	MUKHIYA MUNDA	Parent	0239802 8261679 179	100,000	100,000	100,000	100,000				
69	1680	BANBIHARI MAHTO	Parent	0239802 8261680 180	100,000	100,000	100,000	100,000				
70	1681	RANVIR PRASAD SHAHDEO	Parent	0239802 8261681 181	100,000	100,000	100,000	100,000				
71	1682	AMAR KUMAR RAJAK	Parent	0239802 8261682 182	100,000	100,000	100,000	100,000				
72	1498	JYOTI KUMARI	Student	0239802 8261498 23	100,000	100,000	100,000	100,000		50,000		
73	1492	PRIYA BODRA	Student	0239802 8261492 29	100,000	100,000	100,000	100,000		50,000		

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74	1497	MEENA K UMARI D ONGO	Student	0239802 8261497 24	100,000	100,000	100,000	100,000		50,000		
75	1491	GANGAD HAR SING H MUNDA	Student	0239802 8261491 30	100,000	100,000	100,000	100,000		50,000		
76	1496	SHEELA K UMARI	Student	0239802 8261496 25	100,000	100,000	100,000	100,000		50,000		
77	1495	RAJ KUMA R MAHAP ATRO	Student	0239802 8261495 26	100,000	100,000	100,000	100,000		50,000		
78	1494	MANISHA KUMARI	Student	0239802 8261494 27	100,000	100,000	100,000	100,000		50,000		
79	1493	CHANDAN MAHATO	Student	0239802 8261493 28	100,000	100,000	100,000	100,000		50,000		
80	1683	MANGAL SINGH HE MBROM	Parent	0239802 8261683 183	100,000	100,000	100,000	100,000				
81	1684	PREMCHA ND MAHA TO	Parent	0239802 8261684 184	100,000	100,000	100,000	100,000				
82	1685	RAJENDRA PRASAD MAHATO	Parent	0239802 8261685 185	100,000	100,000	100,000	100,000				
83	1686	ASIT KUM AR NAYAK	Parent	0239802 8261686 186	100,000	100,000	100,000	100,000				
84	1687	MANOJ K UMAR PA NI	Parent	0239802 8261687 187	100,000	100,000	100,000	100,000				
85	1688	CHANDRA DHAR SAH U	Parent	0239802 8261688 188	100,000	100,000	100,000	100,000				
86	1689	TAPAS KU MAR MAH ATO	Parent	0239802 8261689 189	100,000	100,000	100,000	100,000				
87	1690	VIVEKANA ND PAN	Parent	0239802 8261690 190	100,000	100,000	100,000	100,000				
88	1691	KURSO M AHATO	Parent	0239802 8261691 191	100,000	100,000	100,000	100,000				
89	1692	SAMPAT N AYEK	Parent	0239802 8261692 192	100,000	100,000	100,000	100,000				
90	1693	PRAHLAD MAHATO	Parent	0239802 8261693 193	100,000	100,000	100,000	100,000				
91	1694	YADUNAT H MAHAT O	Parent	0239802 8261694 194	100,000	100,000	100,000	100,000				
92	1695	BALRAM MAHATO	Parent	0239802 8261695 195	100,000	100,000	100,000	100,000				

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Toll Free No. (24x7): 1800 266 7780 OR 1800 229966 (For Senior Citizens) | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | UIN: TATPAGP23093V032223



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93	1696	ALOKE KUMAR KAR	Parent	0239802 8261696 196	100,000	100,000	100,000	100,000				
94	1697	MANKI SUNDI	Parent	0239802 8261697 197	100,000	100,000	100,000	100,000				
95	1528	CHHABIR ANI MAHATO	Student	0239802 8261528 1	100,000	100,000	100,000	100,000				
96	1527	LAXMI PRAMANIK	Student	0239802 8261527 2	100,000	100,000	100,000	100,000			50,000	
97	1526	BHAGYAS HREE PRADHAN	Student	0239802 8261526 3	100,000	100,000	100,000	100,000			50,000	
98	1525	PUJA MODAK	Student	0239802 8261525 4	100,000	100,000	100,000	100,000			50,000	
99	1521	RASHMI AIND	Student	0239802 8261521 5	100,000	100,000	100,000	100,000			50,000	
100	1520	SAPNA BARI	Student	0239802 8261520 6	100,000	100,000	100,000	100,000			50,000	
101	1519	KUMARI SIMA MAHATO	Student	0239802 8261519 7	100,000	100,000	100,000	100,000			50,000	
102	1518	SUSHEELA BIRUA	Student	0239802 8261518 8	100,000	100,000	100,000	100,000			50,000	
103	1517	SURAJ MAHATO	Student	0239802 8261517 9	100,000	100,000	100,000	100,000			50,000	
104	1516	SUSHMA SUNDI	Student	0239802 8261516 10	100,000	100,000	100,000	100,000			50,000	
105	1515	SUMAN PRADHAN	Student	0239802 8261515 11	100,000	100,000	100,000	100,000			50,000	
106	1514	SULEKHA MAHATO	Student	0239802 8261514 12	100,000	100,000	100,000	100,000			50,000	
107	1513	SARITA BURIJLY	Student	0239802 8261513 13	100,000	100,000	100,000	100,000			50,000	
108	1512	DOLLY PRADHAN	Student	0239802 8261512 14	100,000	100,000	100,000	100,000			50,000	
109	1511	SUDEVI HEMBROM	Student	0239802 8261511 15	100,000	100,000	100,000	100,000			50,000	
110	1510	JEMANTI SIDDU	Student	0239802 8261510 16	100,000	100,000	100,000	100,000			50,000	
111	1509	NITISH RAUT	Student	0239802 8261509 17	100,000	100,000	100,000	100,000			50,000	

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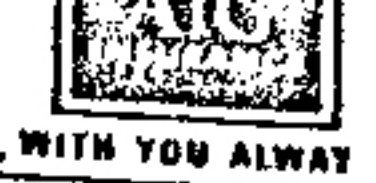
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112	1504	SUSHMIT A PRADHA N	Student	0239802 8261504 18	100,000	100,000	100,000	100,000		50,000		
113	1502	JAGBAND HU MAHA TO	Student	0239802 8261502 19	100,000	100,000	100,000	100,000		50,000		
114	1501	CHANDAN MAHATO	Student	0239802 8261501 20	100,000	100,000	100,000	100,000		50,000		
115	1500	MANOJ M AHATO	Student	0239802 8261500 21	100,000	100,000	100,000	100,000		50,000		
116	1499	HIMANSH U KUMAR DAS	Student	0239802 8261499 22	100,000	100,000	100,000	100,000		50,000		
117	1698	DURGA K ACHHAP	Parent	0239802 8261698 198	100,000	100,000	100,000	100,000				
118	1699	KASHI NA TH MAHA TO	Parent	0239802 8261699 199	100,000	100,000	100,000	100,000				
119	1700	D Roy	Parent	0239802 8261700 200	100,000	100,000	100,000	100,000				
120	1490	TULSI LAG URI	Student	0239802 8261490 31	100,000	100,000	100,000	100,000		50,000		
121	1489	MAMTA M UNDA	Student	0239802 8261489 32	100,000	100,000	100,000	100,000		50,000		
122	1488	SUMITRA SINKU	Student	0239802 8261488 33	100,000	100,000	100,000	100,000		50,000		
123	1487	SANJU TU DU	Student	0239802 8261487 34	100,000	100,000	100,000	100,000		50,000		
124	1486	ISWAR SO REN	Student	0239802 8261486 35	100,000	100,000	100,000	100,000		50,000		
125	1485	GAUTAM SAMAL	Student	0239802 8261485 36	100,000	100,000	100,000	100,000		50,000		
126	1484	GOURI KA IBART	Student	0239802 8261484 37	100,000	100,000	100,000	100,000		50,000		
127	1482	LAKSHMI LOHAR	Student	0239802 8261482 38	100,000	100,000	100,000	100,000		50,000		
128	1481	SUSHMIT A KUMARI MAHATO	Student	0239802 8261481 39	100,000	100,000	100,000	100,000		50,000		
129	1480	MANGAL SOREN	Student	0239802 8261480 40	100,000	100,000	100,000	100,000		50,000		
130	1479	MD MOSH ARAF TAN WEER	Student	0239802 8261479 41	100,000	100,000	100,000	100,000		50,000		

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131	1478	SAPNA KA ROWA	Student	0239802 8261478 42	100,000	100,000	100,000	100,000				
132	1477	KALPANA MAHATO	Student	0239802 8261477 43	100,000	100,000	100,000	100,000			50,000	
133	1476	PRATIBHA PATI	Student	0239802 8261476 44	100,000	100,000	100,000	100,000			50,000	
134	1475	POONAM PRAMANI K	Student	0239802 8261475 45	100,000	100,000	100,000	100,000			50,000	
135	1474	SUSHMITA MAHATO	Student	0239802 8261474 46	100,000	100,000	100,000	100,000			50,000	
136	1472	RAHUL KUMAR MAHATO	Student	0239802 8261472 47	100,000	100,000	100,000	100,000			50,000	
137	1467	TAPAN KUMAR MAHATO	Student	0239802 8261467 48	100,000	100,000	100,000	100,000			50,000	
138	1466	MASIH KANDIR	Student	0239802 8261466 49	100,000	100,000	100,000	100,000			50,000	
139	1465	SUMAN SINGH KUNTIA	Student	0239802 8261465 50	100,000	100,000	100,000	100,000			50,000	
140	1464	SAHIRAM MAHATO	Student	0239802 8261464 51	100,000	100,000	100,000	100,000			50,000	
141	1463	BIJAY MAHATO	Student	0239802 8261463 52	100,000	100,000	100,000	100,000			50,000	
142	1462	KHUSHBOO MAHATO	Student	0239802 8261462 53	100,000	100,000	100,000	100,000			50,000	
143	1461	JASMATI PURTY	Student	0239802 8261461 54	100,000	100,000	100,000	100,000			50,000	
144	1460	SUMITRA KALUNDIA	Student	0239802 8261460 55	100,000	100,000	100,000	100,000			50,000	
145	1459	ASTOME MAHATO	Student	0239802 8261459 56	100,000	100,000	100,000	100,000			50,000	
146	1458	YUSUNA MUNDUIYA	Student	0239802 8261458 57	100,000	100,000	100,000	100,000			50,000	
147	1457	MANMATI LEYANGI	Student	0239802 8261457 58	100,000	100,000	100,000	100,000			50,000	
148	1456	SEEMA MAHATO	Student	0239802 8261456 59	100,000	100,000	100,000	100,000			50,000	
149	1455	POONAM KUMARI GOPE	Student	0239802 8261455 60	100,000	100,000	100,000	100,000			50,000	

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150	1454	RITA TOP NO	Student	0239802 8261454 61	100,000	100,000	100,000	100,000		50,000		
151	1453	VIVEK KAR	Student	0239802 8261453 62	100,000	100,000	100,000	100,000		50,000		
152	1394	PRIYADAR SHINI MALLICK	Student	0239802 8261394 63	100,000	100,000	100,000	100,000		50,000		
153	1393	NITESH PINGUA	Student	0239802 8261393 64	100,000	100,000	100,000	100,000		50,000		
154	1392	MANISH BANDA	Student	0239802 8261392 65	100,000	100,000	100,000	100,000		50,000		
155	1391	ABHISHEK KAR	Student	0239802 8261391 66	100,000	100,000	100,000	100,000		50,000		
156	1390	MANTHAN PATI	Student	0239802 8261390 67	100,000	100,000	100,000	100,000		50,000		
157	1389	ANIL PAREYA	Student	0239802 8261389 68	100,000	100,000	100,000	100,000		50,000		
158	1388	PURNIMA HEMBROM	Student	0239802 8261388 69	100,000	100,000	100,000	100,000		50,000		
159	1387	TABASSUM PARWEEN	Student	0239802 8261387 70	100,000	100,000	100,000	100,000		50,000		
160	1386	KASIF UMAR	Student	0239802 8261386 71	100,000	100,000	100,000	100,000		50,000		
161	1385	ATUL SINGH DEO	Student	0239802 8261385 72	100,000	100,000	100,000	100,000		50,000		
162	1384	BHARTI KUMARI	Student	0239802 8261384 73	100,000	100,000	100,000	100,000		50,000		
163	1383	SANGITA MAHATO	Student	0239802 8261383 74	100,000	100,000	100,000	100,000		50,000		
164	1382	SUJATA PRADHAN	Student	0239802 8261382 75	100,000	100,000	100,000	100,000		50,000		
165	1380	CHURAMA NI MAHATO	Student	0239802 8261380 76	100,000	100,000	100,000	100,000		50,000		
166	1379	SEEMRAN KUMARI	Student	0239802 8261379 77	100,000	100,000	100,000	100,000		50,000		
167	1378	BIJAY GODSORA	Student	0239802 8261378 78	100,000	100,000	100,000	100,000		50,000		
168	1377	ANITA MUNDANDA	Student	0239802 8261377 79	100,000	100,000	100,000	100,000		50,000		

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169	1376	SAPNA KU MARI MA HTO	Student	0239802 8261376 80	100,000	100,000	100,000	100,000		50,000		
170	1374	SUPRIYA S HAHDEO	Student	0239802 8261374 81	100,000	100,000	100,000	100,000		50,000		
171	1373	MUSKAN RAJAK	Student	0239802 8261373 82	100,000	100,000	100,000	100,000		50,000		
172	1372	PRIYANKA HEMBRO M	Student	0239802 8261372 83	100,000	100,000	100,000	100,000		50,000		
173	1371	SUJATA M AHATO	Student	0239802 8261371 84	100,000	100,000	100,000	100,000		50,000		
174	1370	NARSING H MAHAT O	Student	0239802 8261370 85	100,000	100,000	100,000	100,000		50,000		
175	1369	AKASH NA YAK	Student	0239802 8261369 86	100,000	100,000	100,000	100,000		50,000		
176	1368	SIDDHAN T PANI	Student	0239802 8261368 87	100,000	100,000	100,000	100,000		50,000		
177	1367	BABY SAH U	Student	0239802 8261367 88	100,000	100,000	100,000	100,000		50,000		
178	1366	PRASHAN T KUMAR MAHATO	Student	0239802 8261366 89	100,000	100,000	100,000	100,000		50,000		
179	1365	SEEMA KU MARI PAN	Student	0239802 8261365 90	100,000	100,000	100,000	100,000		50,000		
180	1364	ANITA MA HATO	Student	0239802 8261364 91	100,000	100,000	100,000	100,000		50,000		
181	1363	DEEPA NA YEK	Student	0239802 8261363 92	100,000	100,000	100,000	100,000		50,000		
182	1362	SHIVRAM MAHATO	Student	0239802 8261362 93	100,000	100,000	100,000	100,000		50,000		
183	1361	BHIMSEN MAHATO	Student	0239802 8261361 94	100,000	100,000	100,000	100,000		50,000		
184	1360	AJAY MAH ATO	Student	0239802 8261360 95	100,000	100,000	100,000	100,000		50,000		
185	1359	VIVEK KAR	Student	0239802 8261359 96	100,000	100,000	100,000	100,000		50,000		
186	1358	TURAM S UNDI	Student	0239802 8261358 97	100,000	100,000	100,000	100,000		50,000		
187	1357	ARTI KAC HHAP	Student	0239802 8261357 98	100,000	100,000	100,000	100,000		50,000		

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188	1356	MAHATO	Student	826135699	100,000	100,000	100,000	100,000				
189	1263	Bishwajit Roy	Student	02398028261263100	100,000	100,000	100,000	100,000		50,000		
190	1601	GANDHAR B MAHATO	Parent	02398028261601101	100,000	100,000	100,000	100,000		50,000		
191	1602	BRINDAWAN HAZAM	Parent	02398028261602102	100,000	100,000	100,000	100,000				
192	1603	SHAKTIDHAR PRADHAN	Parent	02398028261603103	100,000	100,000	100,000	100,000				
193	1604	MANIK CHANDRAM ODAK	Parent	02398028261604104	100,000	100,000	100,000	100,000				
194	1605	ANAND ANAND	Parent	02398028261605105	100,000	100,000	100,000	100,000				
195	1606	SOMABARI	Parent	02398028261606106	100,000	100,000	100,000	100,000				
196	1607	BISHWANTH MAHATO	Parent	02398028261607107	100,000	100,000	100,000	100,000				
197	1608	SUBASH BIRUA	Parent	02398028261608108	100,000	100,000	100,000	100,000				
198	1609	BINOD MAHATO	Parent	02398028261609109	100,000	100,000	100,000	100,000				
199	1610	RAPHAEL SUNDI	Parent	02398028261610110	100,000	100,000	100,000	100,000				
200	1611	RAJESH PRADHAN	Parent	02398028261611111	100,000	100,000	100,000	100,000				

**Annexure 3****Accidental Dismemberment And Paralysis**

\*The Percentage (%) of Sum Insured under (B2) Accidental Dismemberment and Paralysis as mentioned below shall supersede the policy wordings.

Nature of Losses	Up to Percentage(%) of Sum Insured
Both Hands or Both Feet	100
Sight of Both Eyes	100
One Hand and One Foot	100
Either Hand or Foot and Sight of One Eye	100
Speech and Hearing in Both Ears	100
Permanent and incurable insanity	100
Permanent Total Loss of the Central Nervous System or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry our Daily Activities essential to life without full time assistance	100
Either Hand or Foot	50

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Sight of One Eye	50
Speech or Hearing in Both Ears	50
Hearing in One Ear	25
Thumb and Index Finger of Same Hand	25
Quadriplegia	100
Paraplegia	50
Hemiplegia	50
Uniplegia	25
Permanent Total Loss of Mastication	100

**Permanent Partial Disability**

The Percentage (%) of Sum Insured under (B2) Accidental Dismemberment and Paralysis as mentioned below shall supersede the policy wordings.

Nature of Losses	Up to Percentage(%) of Sum Insured
Loss of toes all	20
Great Toe	5
other than great toe if more than one toe lost each	1
Loss of ring finger	5
Loss of middle finger	6
Loss of index finger	10
Loss of thumb	15
Loss of four fingers	25
Loss of four fingers and thumb of one hand	40
Loss of hearing one ear	25
Loss of hearing both ears	50
Loss of little finger	4

*Shreya Saha*

Principal  
Institute for Education  
Bijay Saraikella-Kharsawan  
JHARKHAND

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