



Ph : 08415-222491/92

Fax : 08415-222700

SAMSKRUTI COLLEGE OF ENGINEERING AND TECHNOLOGY

(Sponsored by St. VINCENT EDUCATIONAL SOCIETY)

Regd. No. 5782/2000

(Approved by AICTE, New Delhi and Affiliated to JNTU, Hyderabad)

Kondapur Village, Ghatkesar Mandal, Medchal District (Old R.R. Dist) - 501301.

Date: 10-11-2017

POLICY DOCUMENT

Samskruti College of Engineering and Technology (SCET), in pursuit to achieve academic excellence, encourage academic enrichment and capacity building of faculty members. The Institution fosters and sustains a work culture wherein the faculty is consistently backed up to upskill and to enhance their intellectual acumen. SCET provides financial support/assistance to faculty members to attend academic programmes. This policy is being put in place for uninterrupted and equitable disbursement of the requests made by faculty members of various departments for financial assistance to attend academic programmes.

Policy Objective

- To facilitate teaching staff to attend faculty upgrade programmes like Conferences, Seminars, Workshops, Refresher Courses, Induction programmes, Orientation programmes and Faculty Development Programmes.
- To upskill and enhance academic credentials of the faculty members.
- To support faculty members in academic growth and career advancement.
- To encourage faculty to carry research and present research papers in various academic programmes.

Financial Assistance Pattern

Program	Financial Assistance for Participation &/ Paper Presentation
International Level	50% of Registration Amount, Travel Allowance & "On Duty" Leave
National Level	50% of Registration Amount, Travel Allowance & "On Duty" Leave
State Level	50% of Registration Amount, Travel Allowance & "On Duty" Leave
College Level	Registration Amount

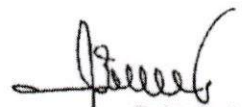
The final approval of financial support will be done by the Principal. Accounts Department will reimburse the expenses after verification of the documents submitted.

*The Policy is subjected to periodic review


PRINCIPAL

Samskruti College of Engineering & Technology
Kondapur, Ghatkesar Municipality, Medchal (D)


PRINCIPAL
Samskruti College of Engineering & Technology
Kondapur, Ghatkesar Municipality, Medchal (D)
SAMSKRUTI COLLEGE OF
ENGINEERING AND TECHNOLOGY
Kondapur (V), Ghatkesar (M), Medchal (D)


Principal
(Dr. J. Govardhan)
PRINCIPAL

SAMSKRUTI COLLEGE OF
ENGINEERING AND TECHNOLOGY
Kondapur (V), Ghatkesar (M), Medchal (D)

www.samskruti.ac.in

Group Accident Guard Policy Group Policy Schedule

Policyholder Details Policyholder name : SAMSKRUTI COLLEGE OF ENGINEERING AND TECHNOLOGY Policyholder Address : SAMSKRUTI COLLEGE OF ENGINEERING & TECHNOLOGY GHATKESAR MEDCHAL M-GIRI GHATKESAR-501301 TELANGANA INDIA Cust GSTIN number:	Policyholder Contact No.: Policyholder E-mail id:
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Intermediary code: AGINAGYPN7897G
 Intermediary Contact No: 8096147517
 Intermediary Name: NELAKANTI B S SUNDAR

Policy Number 0239788215 Renewal Number: 00 Endorsement Number: Place of Supply: TELANGANA State Code: 36	Business Description: Educational Institute
Number of Lives Covered: 1647	Territory Limit: Worldwide
Policy Type: Named	Operative Time:: 24 Hrs
Relationship Type: Non Employer Employee	Sum Insured Basis: Fixed
	Loan Type:
Sum Insured Type: Fixed	Total Sum Insured: INR 82350000
Maximum Sum Insured: INR 50000	Aggregate limit for any one accident: INR 20587500 Aggregate limit for any one year: INR 0
Age Group: 18 years to 21 years	Payment frequency: Annual
Policy Period: From 16/04/2024 00:01 Hrs To 15/04/2025 23:59 Hrs	

Premium details	
Net Premium (Rs):	17,788
UGST/SGST 9% (Rs.)	1,601
CGST 9% (Rs.)	1,601
Gross Premium (Rs)	20,989

GSTIN: 36AABCT3518Q1ZX-TELANGANA, 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	1647	50,000	50,000	50,000	50,000					

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions , please read sales brochure carefully, before concluding a sale.

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

Coverage Details:

Sr No.	Coverages	Average SI Per Person	Deductible	Co pay(%)	Remarks
1	Accidental Dismemberment and Paralysis	50000			Covered
2	Terrorism	50000			Covered
3	Permanent Partial Disability	50000			Covered
4	Accidental Death	50000			Students
5	Permanent Total Disability	50000			Covered

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.

- Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.
- Stamp Duty of Rs.2.5/- 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/42/2024/1004 Validity Period Dt.05/02/2024 To Dt.24/01/2027/1004 Date:24/01/2024

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. Senior citizens can call our dedicated line at 1800-22-9966. Please refer The Company's Website for the grievance redressal policy.

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully, before concluding a sale.

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

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

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 provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Date: 16/04/2024
Place: PATANCHERU

For Policy wordings, please scan the below QR code :



For TATA AIG General Insurance Company Limited

Digitally Signed by: Malpa Devi Maharana

Date: 24/04/2024

Location: Mumbai

Policy Servicing Address

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

PRINCIPAL
Samskruti College of Engineering & Technology
Kondapur, Chatkesar Municipality, Medchal (D)

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

RECEIPT

Receipt No. : 103771071635880

Receipt Date : 16/04/2024

Policy No : 0239788215

Received with thanks from SAMSKRUTI COLLEGE OF ENGINEERING AND TECHNOLOGY a sum of Rs. 20989 (Rupees Twenty Thousand Nine Hundred Eighty-Nine And Paise Zero Only only) Cash Deposit, Bank Name - , towards.

Sr. No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239788215	20989	20989	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 : 36AABCT3518Q1ZX-TELANGANA Service Accounting Code : 997133

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

PRINCIPAL
Samskruti College of Engineering & Technology
Samskruti College of Engineering & Technology (P)

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions , please read sales brochure carefully, before concluding a sale.

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

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
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.

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PRINCIPAL
Samskriti College of Engineering & Technology
Mumbai - 400 013, Maharashtra, India

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Group Accident Guard Policy Group Policy Schedule

Policyholder Details Policyholder name : SAMSKRUTI COLLEGE OF ENGINEERING AND TECHNOLOGY Policyholder Address : SAMSKRUTI COLLEGE OF ENGINEERING & TECHNOLOGY GHATKESAR MEDCHAL M-GIRI GHATKESAR-501301 TELANGANA INDIA Cust GSTIN number:	Policyholder Contact No.: Policyholder E-mail id:
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Intermediary code: AGINAGYPN7897G
 Intermediary Contact No: 8096147517
 Intermediary Name: NELAKANTI B S SUNDAR

Policy Number 0239788265 Renewal Number: 00 Endorsement Number: Place of Supply: TELANGANA State Code: 36	Business Description: Service Industry
Number of Lives Covered: 232	Territory Limit: Worldwide
Policy Type: Named	Operative Time:: 24 Hrs
Relationship Type: Employer Employee	Sum Insured Basis: Fixed
	Loan Type:
Sum Insured Type: Fixed	Total Sum Insured: INR 23200000
Maximum Sum Insured: INR 100000	Aggregate limit for any one accident: INR 5800000
	Aggregate limit for any one year: INR 0
Age Group: 18 years to 65 years	Payment frequency: Annual
Policy Period: From 16/04/2024 00:01 Hrs To 15/04/2025 23:59 Hrs	

Premium details	
Net Premium (Rs):	9,138
UGST/SGST 9% (Rs.)	822
CGST 9% (Rs.)	822
Gross Premium (Rs)	10,783

GSTIN: 36AABCT3518Q1ZX-TELANGANA, Service Accounting Code: 997133

Insured Description: Service Industry

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	Employee	232	100,000	100,000	100,000	100,000					

PRINCIPAL
 Samskruti College of Engineering & Technology

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

Coverage Details:

Sr No.	Coverages	Average SI Per Person	Deductible	Co pay(%)	Remarks
1	Accidental Death	100000			Permanent Employees
2	Permanent Partial Disability	100000			Covered
3	Permanent Total Disability	100000			Covered
4	Terrorism	100000			Covered
5	Accidental Dismemberment and Paralysis	100000			Covered

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.

- Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.
- Stamp Duty of Rs.20/- 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/42/2024/1004 Validity Period Dt.05/02/2024 To Dt.24/01/2027/1004 Date:24/01/2024

General Conditions:

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- 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. Senior citizens can call our dedicated line at 1800-22-9966. Please refer The Company's Website for the grievance redressal policy.

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

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

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 provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Date: 16/04/2024
Place: PATANCHERU

For Policy wordings, please scan the below QR code :



For TATA AIG General Insurance Company Limited

Digitally Signed by: Malpa Devi Maharana

Date: 24/04/2024

Location: Mumbai

Policy Servicing Address

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

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Principal
Sankruti College of Engineering & Technology
Bapatpur, Ghatkesar, Maharashtra, India

RECEIPT

Receipt No. : 103771071748060

Receipt Date : 16/04/2024

Policy No : 0239788265

Received with thanks from SAMSKRUTI COLLEGE OF ENGINEERING AND TECHNOLOGY a sum of Rs. 10783 (Rupees Ten Thousand Seven Hundred Eighty-Three And Paise Zero Only only) Cash Deposit, Bank Name - , towards.

Sr. No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239788265	10783	10783	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 : 36AABCT3518Q1ZX-TELANGANA Service Accounting Code : 997133

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

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions , please read sales brochure carefully, before concluding a sale.

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PRINCIPAL
Samskruti College of Engineering & Technology
Ghatkesar Municipality, Medchal (R)

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
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

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PRINCIPAL
Samskrit College of Engineering & Technology
Medchal (T.S.)