

**Group Personal Accident, ICICI Lombard**
**Customer Information Sheet / Know Your Policy**(Description is illustrative and not exhaustive)

This document provides key information about your policy. You are also advised to go through your policy document.

UIN - ICIPAGP22077V062122

CIN - L67200MH2000PLC129408

Sr.No.	Title	Description	Policy Clause Number		
1	Name of insurance Product/Policy	<b>Group Personal Accident</b>			
2	Policy Number	4005/245776245/02/000			
3	Type of insurance Product/Policy	Benefit- Benefit (Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event)			
4	Sum insured (Basis) (Along with the Amount)	<b>INR 568,800,000.00</b> Individual SI (as per enrolment annexure Individual SI (Where each member has a separate Sum insured under the policy)			
5		Cover Name	Cover definition	Payout	Policy Clause No.
		Conditions/Endorsements 1. The policy is issued on named basis 2. D1 (A) + (B) + (C) + Temporary Total Disablement (TTD) 1% of S I Or Rs 5,000/ per week or actual weekly salary which ever is less 3. Age Limit - Age Band Students 03 to 18 years & Staff 18 to 65 years 4. Accidental Medical Hospitalisation Expenses are covered upto Rs 50,000/ or actual whichever is lower on IPD basis 5. OPD Medical Hospitalisation Expenses are covered upto Rs 5,000/ or actual whichever is lower subject to RS 500/ deductibles 6. Carriage of Dead Body 2% of SI subject to max to Rs 2,500/- 7. Children Education fund for dependent 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) 8. AOA Limit Warranted that maximum liability of the company due to any one accident (AOA) will be Rs 5000000/ ( Fifty Lac only) 9. AOY Limit Warranted that maximum liability of the company during any one year(AOY) will be Rs 10000000/ ( One Crore Only) 10. C Coverage for Students 11. D Coverage for Teaching and non teaching Staff 12. S I is flat 2 L in policy 13. Animal bite/Snake Bite/Insect bite is covered except mosquito bite 14. B (A) + Loss of Two Limbs, Two eyes or one limb and one eye -100%, Loss of One Limb or One Eye - 50%, Permanent Total Disablement (PTD) from injuries other than those named above -100% 15. Risk Category I & II are covered 16. Premium to be charged on prorata scale for addition/ deletion endorsement 17. Any endorsements will be from the date of addition and not from the inception of the policy 18. Premium shall not be refunded for deletion if any claim is paid during the policy 19. Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy 20. C (A) + (B) + Permanent Partial Disablement (PPD) 21. A - Accidental Death only - 100% 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			
					As per the policy coverage description below

Policy Coverage (what the policy Covers?) (Policy Clause Number/s)	<p>Participation in any kind of motor speed contest.</p> <p>While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. ( Not applicable for fare Paying Passengers)</p> <p>Underground mining &amp; contractor specializing in tunneling</p> <p>Naval, military or air force personnel</p> <p>Radioactivity, Nuclear risks, ionizing radiation</p> <p>Drivers are excluded from the policy</p> <p>Perils of the sea are excluded from the scope of the policy.</p> <p>Exclusions :-</p> <p>Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression.</p> <p>Being under influence of drugs, alcohol, or other intoxication or hallucinogens</p> <p>Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor</p> <p>Committing any breach of law of land with criminal intent.</p> <p>Death or disablement resulting from Pregnancy or childbirth</p> <p>Risk Category III people are out of the scope of the policy :-</p> <p>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&amp;such other persons engaged in occupation of similar hazard are not covered under GPA</p> <p>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 (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(IGCC) at their toll free no.155255</p>		
	Benefit: Insured Event - Death resulting from Accident		2.1
Benefit: Insured Event - Permanent Total Disablement (PTD) resulting from Accident		2.2	
Benefit: Insured Event - Permanent Partial Disablement (PPD) resulting from Accident		2.3	
Benefit: Insured Event - Temporary Total Disablement (TTD) resulting from Accident		2.4	
Maximum Liability of the Company for Benefits		2.5	
Mentioned from Section 2.1 to 2.4			
<b>Extension Covers</b>		3	
Cover for Expenses related to Burns		3.1	
Modification of residential accommodation & vehicle		3.2	
Repatriation of Mortal Remains		3.3	
Ambulance Charges		3.4	
Transportation Allowance (Compassionate visit		3.5	
Travel expenses for medical treatment		3.6	
Catastrophe Evacuation:		3.7	
Cost of clothing damage		3.8	
Loss of Job cover		3.9	
Improved Disability Benefit/ Dismemberment		3.10	
Daily Cash Allowance:		3.11	
Carriage of Dead Body		3.12	
On Duty Cover		3.13	
Children's Education Grant		3.14	
Accidental Hospitalization Expenses		3.15	
Mysterious Disappearance		3.16	
Treatment outside India (along with travelling cost & boarding & lodging of the attendant)		3.17	
Medical Expenses		3.18	
Out Patient Department (OPD) expenses:		3.19	
Loss/damage to School Bag/Books		3.20	
Widowhood cover		3.21	
Purchase of blood		3.22	
Prosthesis & Artificial Limbs		3.23	

		Broken Bones	3.24
		Legal Expenses	3.25
6	<p><b>Exclusions (What does the policy not cover)</b></p>	<p>The Company shall not be liable under this policy for:</p> <p>(i) Compensation in more than one base benefit other than extensions if opted</p> <p>(ii) Benefit over and above base covers unless opted separately</p> <p>(iii) Payment in multiple claims for same event unless opted separately</p> <p>(iv) Payment of compensation relating to medical expenses until an additional premium is paid for the same as mentioned in Part I Schedule to this policy.</p> <p>(v) Payment of compensation in respect of death, injury or disablement of Insured Person (a) from intentional self-injury, suicide or attempted suicide; (b) whilst under the influence of intoxicating liquor or drugs; (c) whilst engaging in air travel other than as passenger in common carrier</p> <p>(vi) Payment of compensation in respect of death, injury or disablement of Insured Person (a) adventure sports as defined in policy wordings(d) directly or indirectly caused by venereal disease; (e) arising or resulting from the Insured committing any breach of the law.</p> <p>(vii) Claims arising out of war, invasion, act of foreign enemy, hostilities (whether war be declared or not)</p> <p>civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of all kinds.</p> <p>(viii) Payment of compensation in respect of death of, or bodily injury or any disease or illness to the Insured Persons.</p> <p>(a) Directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission. (b) Directly or indirectly caused by or contributed to by or arising from nuclear weapon Materials.</p> <p>(ix) Claim for aggravated or prolonged by childbirth or pregnancy or in consequence thereof.</p> <p>(x) Claim for Persons while serving in any branch of the Military or Armed Forces of any country during war or warlike operations.</p> <p>Special Condition applicable to all the Exclusion: If the Company alleges that by reason of any of the above Exclusion i.e. any loss, damage, cost or expenses is not covered by this insurance, the onus of proving the contrary shall be upon the Insured.</p> <p>Note: The above is only an indicative list of policy exclusions. Please refer to the policy wordings for the full listing</p>	IV. 4.
7	<p>Waiting period</p> <p>Time period during which specified diseases/treatments are not covered It is counted from the beginning of the policy coverage.</p>	Not applicable	
8	<p>Financial limits of coverage</p> <p>Sub-limit (It is a predefined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>Co-payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured).</p> <p>Deductible (It is a specified amount: up to which an insurance company will not pay any claim, and which will be deducted from total claim amount claim amount is more than the specified amount)</p> <p>iv. Any other limit (as applicable)</p>	Sub-limit/Co-pay/Deductible - Not applicable	
		<p>The procedure of lodging the claim shall be as under:</p> <p>Upon the happening of any event giving rise or likely to give rise to a claim under this</p>	

9	Claims and Claims procedure	<p>Policy:</p> <p>(a) The Insured shall give immediate notice thereof in writing to the Company.</p> <p>(b) The Insured shall deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing as per the claim form and any other material particular, relevant to the making of such claim.</p> <p>(c) The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder</p> <p>Customer to send documents to Company at :-</p> <p>ICICI Lombard General Insurance Company Limited</p> <p>1st, 4th (Half) , 5th and 6th floors, Varun Towers- II , Opp. Hyderabad Public school , Begumpet Hyderabad District Hyderabad , Pin code -500016 Download the Claim Form here</p> <p><a href="https://www.icicilombard.com/downloads">https://www.icicilombard.com/downloads</a></p> <p>Find our extensive list of hospitals providing services on our website <a href="https://www.icicilombard.com/health-insurance/health-claim/partner-hospital">https://www.icicilombard.com/health-insurance/health-claim/partner-hospital</a> or on the IL TakeCare App.</p> <p>List of excluded providers/delisted hospitals is available on our website <a href="https://www.icicilombard.com/docs/default-source/apps/healthclaims/assets/files/delisted-hospital-list.pdf">https://www.icicilombard.com/docs/default-source/apps/healthclaims/assets/files/delisted-hospital-list.pdf</a></p>	5
10	Policy Servicing	<p>You may contact us on our Toll Free no: 1800 2666, or email to <a href="mailto:customersupport@icicilombard.com">customersupport@icicilombard.com</a> or use our IL TakeCare App or send a Hi to RIA, our Responsive Intelligent Assistant on WhatsApp (7738282666) for policy services.</p> <p>For details of Company officials kindly visit our website <a href="https://www.icicilombard.com/customer-support">https://www.icicilombard.com/customer-support</a>.</p>	
11	Grievances/Complaints	<p>In case of any grievance the insured person may contact the company through Website: <a href="http://www.icicilombard.com">www.icicilombard.com</a> (Customer Support section). Toll Free: 1800 2666 (Senior Citizen Included) E-mail: <a href="mailto:customersupport@icicilombard.com">customersupport@icicilombard.com</a></p> <p>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at</p> <p>Manager- Service Quality, Corporate Manager- Service Quality, National Manager- Operations &amp; finally Director-services and Business development</p> <p>at the following address: ICICI Lombard General Insurance Company Limited, ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025</p> <p>For updated details of grievance officer, kindly refer the link <a href="https://www.icicilombard.com/grievance-redressal">https://www.icicilombard.com/grievance-redressal</a></p> <p>If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017</p> <p>The updated details of Insurance Ombudsman are also available on IRDA website: <a href="http://www.irdaindia.org">www.irdaindia.org</a>, on the website of General Insurance Council: <a href="http://www.generalinsurancecouncil.org.in">www.generalinsurancecouncil.org.in</a> website of the company <a href="http://www.icicilombard.com">www.icicilombard.com</a> or from any of the offices of the company.</p> <p>There is an interactive voice response (IVR) facility for senior citizens' grievance redressal for easy and faster resolution</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System - <a href="https://ligms.irda.gov.in/">https://ligms.irda.gov.in/</a></p>	Part III 18
		<p><b>Free Look Period:</b> The insured shall be given a period of 15 days (Free Look Period) from the date of receipt of the Policy to review its terms and conditions. Where the Policy Holder disagrees to any of the terms or conditions of the Policy, he has the option to return the Policy stating the reasons for his objection, when he shall be entitled to a refund of the premium paid, subject only to a deduction of the expenses incurred by the Company on medical examination of the Insured Person(s) and the stamp duty charges.</p> <p>Free Look Cancellation period is 30 days in case of policy contracts with a term of 3 years or</p>	

12	Things to remember	<p>more for policies sold over distance mode.</p> <p><b>Cancellation:</b> 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 Policy Period. Policy wordings can be referred for rates applicable.</p> <p><b>Renewal:</b> 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>The policy shall ordinarily be renewable except on grounds of fraud, moral hazard or misrepresentation or non- cooperation by the insured.</p> <p>On renewal of the policy, the benefit provided under the policy and/or terms and condition of the policy including premium may be subject to change</p> <p><b>Migration and Portability:</b> When your policy is due for renewal, you may migrate to another policy with us or port your policy to another insurer.</p> <p><b>Change in Sum Insured:</b> Sum Insured can be changed (increased/decreased) only at the time of renewal or at any time, subject to underwriting by the company. For increase in SI, the waiting period if any shall start afresh only for the enhanced portion of the sum insured</p> <p><b>Moratorium Period:</b> After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of eight continuous years would be applicable from date of enhancement o sums insured only on the enhanced limits.</p> <p>After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract</p>
13	Your Obligations	<p>Please disclose all material information including occupancy/Profile of the group members before buying the policy. Non-disclosure may affect the claim settlement.</p> <p>Any changes in the exposure /Sum insured/ Occupancies of the insured members during the policy tenure should be immediately notified to the insurer.</p> <p>Cooperation from the Insured/claimant is solicited in providing all or sufficient documents as per the claims procedure in support of claim.</p>

Declaration by the policy holder:

I have read the above and confirm having noted the details

Place.

Dated.

Signature.

Note- In case of any conflict, the terms and conditions of the policy documents shall prevail.

UIN - ICIPAGP22077V062122

CIN - L67200MH2000PLC129408

**GROUP PERSONAL ACCIDENT**

UIN- ICIPAGP22077V062122 Misc 05

**Part I of Policy: Policy Schedule**

Policy No 4005/245776245/02/000 (TRUE COPY)

1. Name of the Insured:
2. Mailing Address of the Insured:
3. Politically Exposed Persons (PEP)/close relative of PEP
4. Intermediary Details:

Issued at MUMBAI  
 DIAMOND EDUCATIONAL & WELFARE SOCIETY (SRI VENKATESHWAR  
 INTERNATIONAL SCHOOL)  
 Sector-18 Dwarka Delhi South West Delhi -110075  
 New Delhi  
 Delhi Pin- 110075  
 No

**Agency Code1: 1566512**  
**Agency Name: DEEPA OBEROI**  
**Agent's mobile no.: 9818216568**  
**Agent's E-mail ID : punectoeroil@gmail.com**

5. Period of Insurance :

From: 01/04/2024 Time: 00:00 Hours  
 To Midnight of 31/03/2025

6. Total number of persons to be insured:

**2844**

7. Total Capital Sum Insured:

**568,800,000.00**

8. Details of persons to be insured:

**As per annexure attached**

Benefit Table:

9. Premium

Premium Break Up	(Rs.)	Premium (Rs.)
Stamp Duty	(Rs.)	10.00
*Total Premium	(Rs.)	235,421.18

\*Premium value mentioned above is inclusive of taxes applicable

10. Conditions/Endorsements

1. The policy is issued on named basis
2. D1 (A) + (B) + (C) + Temporary Total Disablement (TTD) 1% of S I Or Rs 5,000/ per week or actual weekly salary which ever is less
3. Age Limit - Age Band Students 03 to 18 years & Staff 18 to 65 years
4. Accidental Medical Hospitalisation Expenses are covered upto Rs 50,000/ or actual whichever is lower on IPD basis
5. OPD Medical Hospitalisation Expenses are covered upto Rs 5,000/ or actual whichever is lower subject to RS 500/ deductibles
6. Carriage of Dead Body 2% of SI subject to max to Rs 2,500/-
7. Children Education fund for dependent 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)
8. AOA Limit Warranted that maximum liability of the company due to any one accident (AOA) will be Rs 5000000/ ( Fifty Lac only)
9. AOY Limit Warranted that maximum liability of the company during any one year(AOY) will be Rs 10000000/ ( One Crore Only)
10. C Coverage for Students
11. D Coverage for Teaching and non teaching Staff
12. S I is flat 2 L in policy
13. Animal bite/Snake Bite/Insect bite is covered except mosquito bite
14. B (A) + Loss of Two Limbs, Two eyes or one limb and one eye -100%, Loss of One Limb or One Eye - 50%, Permanent Total Disablement (PTD) from injuries other than those named above -100%
15. Risk Category I & II are covered
16. Premium to be charged on prorata scale for addition/ deletion endorsement
17. Any endorsements will be from the date of addition and not from the inception of the policy
18. Premium shall not be refunded for deletion if any claim is paid during the policy
19. Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy
20. C (A) + (B) + Permanent Partial Disablement (PPD)
21. 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

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.

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

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 (IGCC) 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 with in 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 26/04/2024 .

*Gaurav Arora*

**Authorized Signatory**  
ICICI Lombard General Insurance Company Ltd.

GSTIN Reg. No: 07AAACI7904G1ZP

IL GIC GSTIN Address : Fourth Parsavnath Capital Tower Bhai Veer Singh Marg, New Delhi New Delhi 110001

HSN/SAC code : 997133 - GENERAL INSURANCE SERVICES

Policy shall stand cancelled ab initio in the event of non realisation of the premium

**The stamp duty of Rs 10.0000 paid in cash or by demand draft or by payorder, vide Receipt/Challan no. CSD4520241123 dated 30/01/2024**

## 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: L67200MH2000PLC129408**

**Registered Office:**

ICICI Lombard House, 414, Veer Savarkar Marg,  
Near Siddhi Vinayak Temple, Prabhadevi,  
Mumbai - 400 025.

**Toll free No. :** 1800 2666

**Alternate No. :** +9192236 22666 (chargeable)

**Email :** [customersupport@icicilombard.com](mailto:customersupport@icicilombard.com)

**Website :** [www.icicilombard.com](http://www.icicilombard.com)



ICICI Lombard General Insurance Company LTD  
ICICI LOMBARD HOUSE, 414, Veer Savarkar Marg,  
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025