

Group Health (Floater) Insurance
a. POLICY SCHEDULE
Insured Detail

Policy Number : 4016/X/O/336253410/00/000
 Issued At : MUMBAI
 Name of the Insured : NGM COLLEGE
 Mailing Address of the Insured : NO 90 PALAKKAD ROAD, POLLACHI, TAMIL NADU - 642001

Politically Exposed Person (PEP)/close relative of PEP :

No

Intermediary Details

Agency/Broker Code : 200148296913
 Agency/Broker Name : SAKTHI PELICAN INSURANCE BROKERS PVT LTD
 Agent's/Broker's Mobile No. : 9500466553
 Agent's/Broker's Email ID : vetrivelmurugan.rm@sfsi.in

Policy Details

Period of Insurance : From: 00:00 Hours of Mar 31, 2024 To Midnight Mar 30, 2025
 Product : GROUP HEALTH (FLOATER) INSURANCE
 Total Lives Insured : 251
 Sum Insured : ₹5,02,00,000.00
 Details of Person Insured : As per Annexure Premium Computation
 Basic Premium : ₹6,40,000.00
 Stamp Duty : ₹0.50
 *Total Premium : ₹7,55,201.00

*Premium value mentioned above is inclusive of taxes applicable

Coverages

1	Special Condition	Policy also covers hospitalization arising out of Psychiatric ailments within a limit of Rs.30000 as well as treatment of Functional Endoscopic Sinus Surgery within a limit of Rs.35000 The coverage for treatment of mental illness is also covered upto Rs 30000 within the sum insured.
2	Special Condition 5	Attendant charges are cover upto Rs 5,000 (Per life incase case of Employee only policy or else it's Per Family within Family sum insured) if length of stay for the patient is more than 5 days. Add on covers cost pertaining to boarding and lodging of the attendant in a hospital/location prescribed by treating Medical Practitioner on reimbursement basis by presenting original Bills for each cost incurred.
3	Mid-Term Inclusion	Mid Term Inclusion of Newly Joined Employees Only
4	ID Cards	Physical cards will not be issued
5	Room Rent	2% of SI(200000) maximum upto Rs 4000 for Normal and 4% of SI(200000) maximum upto Rs 7000 for ICU (inclusive of nursing charges). If insured is admitted in a higher category, then insured will bear difference of all medical expenses as in final hospital bill in same proportion.
6	Ambulance Service	Ambulance Charges limited to Rs 1000 per person.
7	OPD/IPD	IPD
8	Maternity Benefit for Normal & C-Section	For Metro 35000-50000 for Normal and C-section respectively & for Non-Metro 35000-50000 for Normal and C-section respectively for First 2 children.
9	Health Assistance Services	Health Assistance is a dedicated medical care service that assists you in all your health related queries for identifying Specialist/Hospital/fixing an appointment with Doctors/Nutritionist /facilitating 2nd opinion, etc. To avail this facility please call our Helpline at 040 6627 4205 (9:30 am to 6 pm Mon to Sat, excluding public holidays) or write to healthassistance@icicilombard.com
10	Special Condition 1	Lasik Surgery is covered if correction index is +/-6.5

ICICI Lombard General Insurance Company Limited

BDA Reg. No. 115

Mailing Address:
 601 & 602, 6th Floor, Inspace 16
 New Linking Road, Malad (West)
 Mumbai - 400 064

CRR: L67200MR/2000/LC129408

Registered Office Address
 ICICI Lombard House, 414, Veer Savarkar
 Marg Near Siddhi Vinayak Temple,
 Prabhadevi, Mumbai 400 025

UIN :

Toll free no : 1800 2000
 Alternate no : 06562 72006 (during peak)
 E-mail : customersupport@icicilombard.com
 Website : www.icicilombard.com



Dr. R. MANICKA CHEZIAN M.Sc., M.S., Ph.D.
 Nallamuthu Gounder Mahalingam College
 Pollachi - 642 001, Coimbatore District.



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited
(Formerly known as Royal Sundaram Alliance Insurance Company Limited)
Corporate Office: Vahranthi Melaram Towers, No. 2/319, Rajiv Gandhi Salai
(OMR), Karapakkam, Chennai - 600077.
Registered Office: 21, Patulloos Road, Chennai - 600 002 Royal Sundaram
IRDA Registration No. 102 | CIN: U67200TN42000PLC045611

GROUP PERSONAL ACCIDENT POLICY - SCHEDULE

Intermediary Code BR500065
Intermediary Name Sakthi Pelican Insurance Broking Pvt Ltd
Contact

Policy Number AC00065081000100
Name and Address of the Insured NALLAMUTHU GOUNDER MAHALINGAM COLLEGE
90, Pollachi Palghat Road

Period of Insurance:
From 04/10/2024
To 03/10/2025

POLLACHI 642001

INSURED PERSON DETAILS	
No of persons covered:	3465
As per Specification attached	

SUM INSURED DETAILS	
Total Sum Insured	Rs. 441,250,000.00

PREMIUM DETAILS	
Premium	Rs. 160,667.00
TPA Fees	Rs. 0.00
SGST	Rs. 14,455.00
CGST	Rs. 14,455.00
Total	Rs. 189,516.00

Table of Benefits	
Benefit 1-4 With Wider Medical (Students - 1570), Benefit 1-3 (Parents - 1570), Benefit 1-5 With Wider Medical (Staffs - 325)	
As per Group Personal Accident Policy Terms and Conditions attached	

This Schedule is subject to the Group Personal Accident Policy Terms and Conditions and the following endorsements attached herewith:

PA1, PA3(a), PA13, PA15, PA18. Animal bite unless accidental in nature, insect bite, bird bite and kinds stand excluded.

THIRD PARTY ADMINISTRATOR: N/A

Address:
N/A

Phone:
Website:

Please quote the Policy Number in all your correspondence.
IN WITNESS WHEREOF, this Policy of Insurance has been signed on 16/10/2024

Receipt No. CLEC259658

GSTIN No. : 33AABCR710GG1ZQ PAN Number: AABCR710GG

Consolidated Stamp Duty paid to Government of Tamil Nadu
Issued at: Chennai

Policy Servicing Office: "Kannan Krishna Marvel" 1st Floor, Old No.140 & New No.137, DB Road, RS Param Coimbatore - 641 002
For Royal Sundaram General Insurance Co. Limited

Digitally Signed:
GOPALAN SURESHKUMAR
16/10/2024@16:32:20 IST

Authorised Signatory
Dr. R. MANICKA CHEZIAN M.Sc., M.S., Ph.D.
PRINCIPAL i/c
Nallamuthu Gounder Mahalingam College
Pollachi - 642 001, Coimbatore District.

UIN : R5AJLGP21438V022021
IRDA Regn.No. 102





ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED
Regd Office: 21, Pattullo Road, Chennai 600 002
Corporate Office: "Vishwanthi Melaram Towers", 2/319, Raju Gandhi Salai,
Karpakkam, Chennai 600 097. Ph: 91-44-7117 7117, 1860 425 0000
Email: customer.services@royalsundaram.in
Website: www.royalsundaram.in
IRDA Regn. No. 1021CIN-U67200TN2000PLC045611

Specification attached to and forming part of Endorsement No: 000
Under Policy No. AG00065081000100 (Unnamed Basis)
Name of the Insured: M/S. NALLAMUTHU GOUNDER MAHALINGAM COLLEGE

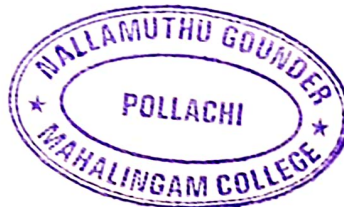
Endt_000: Member Specification

S.No	Designation	No. of Insured Persons	Sum Insured Per Person (₹)			
			PA Benefit 1-4 for Students (₹)	PA Benefit 1-3 for Parents (₹)	PA Benefit 1-5 for Staffs (₹)	Wider Medical Benefit with OPD (Students & Staffs) (₹)
1	Students	1570	1,00,000	-	-	50,000
2	Parents	1570	-	1,00,000	-	-
3	Staffs	325	-	-	1,00,000	50,000
Total		3465	15,70,00,000	15,70,00,000	3,25,00,000	9,47,50,000

For Royal Sundaram General Insurance Co. Limited

Digitally Signed:
GOPALAN SURESHKUMAR
16/10/2024@16:31:37 IST

Authorized Signatory



Dr. R. MANICKA CHEZIAN M.Sc., M.S., Ph.D.
PRINCIPAL i/c
Nallamuthu Gounder Mahalingam College
Pollachi - 642 001, Coimbatore District.



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited

(Formerly known as Royal Sundaram Alliance Insurance Company Limited)

Corporate Office: Vishranti Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.

Registered Office: 21, Patullos Road, Chennai - 600 002 Royal Sundaram

IRDA Registration No.102 | CIN-U67200TN2000PLC045611

GST Invoice

Royal Sundaram General Insurance Co Limited

Address : "Ramani Krishna Marvel" 1st Floor, Old No.140 & New No.137, DB Road, RS Puram Coimbatore - 641 002

GSTIN: 33AABCR7106G1ZQ

Policy Number	AG00065081000100
Invoice Number	AG0006508100000
Invoice Date	04/10/2024

Proposer Name: NALLAMUTHU GOUNDER MAHALINGAM COLLEGE

Address of Proposer:

90, Pollachi Palghat Road

POLLACHI

State : Tamilnadu

Pin Code: 642001

GSTIN :

Accounting code of service : 997133

Description of service: Accident and Health Insurance Services

Taxable premium		Rs. 160,606.00
SGST	9%	Rs. 14,455.00
CGST	9%	Rs. 14,455.00
Gross premium		Rs. 189,516.00

Indication if tax payable under reverse charge : No

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

For Royal Sundaram General Insurance Co. Limited



Digitally Signed:

GOPALAN SURESHKUMAR

16/10/2024@16:31:40

Authorised Signatory

DR. MANICKA CHEZIAN M.Sc., M.S., Ph.D.
PRINCIPAL i/c
Nallamuthu Gounder Mahalingam College
Pollachi - 642 001, Coimbatore District.

Group Personal Accident And Business Travel Accident Policy

Schedule of Insurance

Agent/Broker Name - SAKTHI PELICAN INSURANCE BROKING PVT LTD

Agent/Broker License Code - 361

Agent/Broker Contact No -24986080(mobile or landline)

Policy Number: 0237049254

Renewal: 05

Endorsement: 00

Policyholder Name: NGM COLLEGE

Address: NO.90 PALAKKAD ROAD POLLACHI
COIMBATORE 642001
POLLACHI - 642001
COIMBATORE
TAMIL NADU
INDIA
Place of supply -TAMIL NADU
State code -33

Contact number :

Insurance Period :- Effective Date 27/12/2023 17:53 hrs Expiry Date to 26/12/2024 23:59 hrs

Business Description: Educational Institutes

Beneficiary : As designated by each insured person on file with the Company

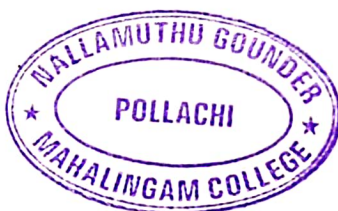
Eligible Persons 6565 (Classification of Insured)

The following persons shall be eligible for Insurance hereunder :

Age group : From 18 To 65 Years ()

Hazards : 24-Hour Protection

Sr No	Description of Insured Persons / Category / Designation	No. per category
1	Students	3120
2	Parents	3120
3	Staff	325



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WITH YOU ALWAYS

Total No. of Employees / Members Covered :- 6565

Policy Comment:- Only Student, One Earning Parent of each Student (1st Parent as per School Register) & Staff of the Education Institute are covered

AGGREGATE LIMIT :- (PER ACCIDENT) Rs 50,000,000.00

This Policy will only be in force if the schedule is signed by a person We have authorised

Provisional Premium (Rs)*

266,060.79

UGST/SGST @9 % ()

23,945.47

CGST @9 % ()

23,945.47

Total Premium (Rs)

313,952.00

GSTIN : 33AABCT3518Q1Z3 - TAMIL NADU Service Accounting Code : 997133

* Subject to final reconciliation at the end of the policy period.

Stamp Duty of ₹20/- is paid as provided under Article 47-C 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/CSD/01/2023/4269 Validity Period Dt.26/10/2023 To Dt.04/10/2026/4269 Date:25/10/2023

For TATA-AIG General Insurance Company Limited

Producer Code 0008548001

Producer Name SAKTHI PELICAN INSURANCE BROKING PVT LTD

Producing Office SERVICE CENTER

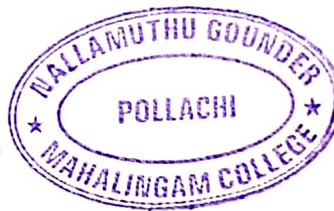
Issued at COIMBATORE

Issued Date 27/12/2023

Authorized Signatory

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.



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Group Personal Accident And Business Travel Accident Policy

Schedule of Insurance

Agent/Broker Name - SAKTHI PELICAN INSURANCE BROKING PVT LTD

Agent/Broker License Code - 361

Agent/Broker Contact No -24986080(mobile or landline)

Policy Number: 0236438568

Renewal: 05

Endorsement: 00

Policyholder Name: N.G.M COLLEGE

Address: NO.90 PALAKKAD ROAD POLLACHI
POLLACHI - 642001
COIMBATORE
TAMIL NADU
INDIA
Place of supply -TAMIL NADU
State code -33

Contact number :

Insurance Period :- Effective Date 05/10/2023 11:49 hrs Expiry Date to 04/10/2024 23:59 hrs

Business Description: Educational Institutes

Beneficiary : As designated by each insured person on file with the Company

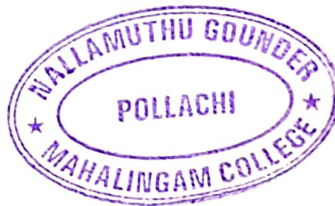
Eligible Persons 3440 (Classification of Insured)

The following persons shall be eligible for Insurance hereunder :

Age group : From 3 To 65 Years ()

Hazards : 24-Hour Protection

Sr No	Description of Insured Persons / Category / Designation	No. per category
1	Students	1720
2	Parents	1720



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Total No. of Employees / Members Covered :- 3440

Policy Comment:- Only Student & One Earning Parent of each Student (1st Parent as per School Register) are covered

AGGREGATE LIMIT :- (PER ACCIDENT) Rs 50,000,000.00

This Policy will only be in force if the schedule is signed by a person We have authorised

Provisional Premium (Rs)*	145,762.78
UGST/SGST @9 % (₹)	13,118.65
CGST @9 % (₹)	13,118.65
Total Premium (Rs)	172,000.00

GSTIN : 33AABCT3518Q123 - TAMIL NADU Service Accounting Code : 997133

* Subject to final reconciliation at the end of the policy period.

Stamp Duty of ₹5/- is paid as provided under Article 47-C 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/CSD/120/2023/3624/23 Validity Period Dt.04/09/2023 To Dt.24/08/2025/3624 Date:01/09/2023

Producer Code 0008548001
Producer Name SAKTHI PELICAN INSURANCE BROKING PVT LTD
Producing Office SERVICE CENTER
Issued at COIMBATORE
Issued Date 07/10/2023

For TATA-AIG General Insurance Company Limited

Authorized Signatory

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.




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