

<p align="center">IFFCO-TOKIO General Insurance Company Limited Regd. Office: IFFCO SADAN,C1 Distt Centre ,Saket,New Delhi-110017</p> <p>Corporate Identification Number (CIN) U74899DL2000PLC107621, IRDA Reg. No. 106</p> <p align="center">Group Personal Accident Insurance Policy Schedule</p> <p align="center"><u>CUM TAX INVOICE</u></p>				Policy Servicing Office	SBU	17
				IFFCO-TOKIO General Insurance Co. Ltd., Commercial Space No-501, 5th Floor,Som Datt Tower, Plot No-2, Noida UP 201301		
				General Insurance Service :9971		
				GSTIN		
				09AAACI7573H2Z9		
Invoice No.		54690613				
Insured	ABES ENGINEERING COLLEGE		Policy No	54690613		
Address	CAMPUS 1 , 19TH KM STONE , DELHI HAPUR BYPASS ROAD , NH - 24 , VIJAY NAGAR 201001		Covernote No	-		
Period of Insurance						
GSTIN	09AACT0015K2ZK	State Code	9	from 00.00 hours on	27-06-2020	
Phone No		Agent Code	17001743	To Mid Night on	26-06-2021	
Total Members Covered		424	Co-insurance Details			
Inter State						
Premium Details		IFFCO TOKIO General Insurance Co. Ltd.		100%		
Taxable Value	31,393					
CGST @ 9%	-					
SGST @ 9%	-					
IGST @ 18%	5,651					
Total Value	37,043					
Policy Conditions/ Extensions/ Endorsements						
Group Composition:	Employees of the Insured					
Basis of Policy	Named Cover					
Table "A": Benefit 1, Table "B1": Benefit 1-4, Table "B": Benefit 1-5, Table "C": Benefit 1-6						
Coverage	Table "B1"					
Day 1 cover for new Joinees is allowed subject to receipt of premium / sufficient CD balance as on effective date of cover and declaration by 15th of every succeeding month.						
Refund of premium on account of Mid -term Deletion of Members is allowed from the date of separation subject to receipt of intimation by 15th day of every succeeding month failing which refund will be calculated from the date of submission of intimation to ITGI. No refund is allowed in case of claim preferred on ITGI.						
*Communicable Disease Exclusion Clause: - Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic /epidemics as declared by WHO and / or Government of India will be an exclusion under this policy as per the attached clause.						
Terrorism is not covered under the policy.						
In case employee/employer relationship is not there, claim will be paid directly to the beneficiary.						
Subject otherwise to the terms, conditions, exceptions and limitations of this policy.						
- The coverage is as per policy wordings / endorsements / clauses attached. Please go through the Group Personal Accident Insurance Policy and in case of any discrepancy, please inform us.						
- Policy is cancelled ab-initio in case of Cheque Dishonour.						
1)"Policy Issuing Office: Delhi"						
2) " Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi"						

Policy Schedule

Toll Free: 1800-103-5499 (24 hours all days) or SMS
"CLAIM" to 56161.
Service Tax No : AAACI7573HST001

For IFFCO-TOKIO General Insurance Co. Ltd


Authorized Signatory

Group Personal Accident Insurance - Policy Wordings

This POLICY is evidence of the contract between YOU and US. The proposal form along with any written statement(s) declaration(s) of YOURS for purpose of this POLICY forms part of this contract.

This POLICY witnesses that in consideration of YOUR having paid the premium for the period stated in the schedule or for any further period for which WE may accept the payment for renewal of this policy. WE will insure the Insured Person(s) and accordingly WE will pay to YOU or YOUR legal personal representative(s) as the case may be in respect of events occurring during the period of insurance in the manner and to the extent set-forth in the policy including endorsements provided that all the terms, conditions, provisions, and exceptions of this policy in so far as they relate to anything to be done or complied with by YOU have been met.

The Schedule shall form part of this POLICY and the term 'POLICY' whenever used shall be read as including the Schedule.

Any word or expression to which a specific meaning has been attached in any part of this POLICY or of Schedule shall bear such meaning whenever it may appear.

The POLICY is based on information which have been given to US about Insured Person(s) pertaining to risk insured under the policy and the truth of these information shall be condition precedent to YOUR right to recover under this POLICY.

Definition of Words:

1. Proposal

It means any signed proposal by filling up the questionnaires and declarations written statements and any information in addition thereto supplied to US by YOU.

2. Policy

It means the policy booklet, the Schedule and any applicable endorsement or memoranda. The policy contains details of the extent of cover available to insured person (s), what is excluded from the cover and the conditions on which the policy is issued.

3. Schedule

It means latest Schedule issued by US as part of the policy. It provides details of the insured person(s), which are in force and the level of cover Insured Person(s) have.

4. Capital Sum Insured

It means the monetary amount shown against Insured Person.

5. We/Our/Us

It means IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED.

6. You/Your

It means the person(s) named as Insured in the Schedule.

Group Personal Accident Insurance - Policy Wordings

7. Insured Person:

The person named as Insured person(s) in the Schedule lodged with US by YOU which will include YOU, YOUR family inclusive of dependent parents, blood relatives i.e. dependent brothers, sisters.

8. Period of Insurance

It means the duration of this policy as shown in the Schedule.

9. Standard Type of Aircraft

It means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine.

10. Injury

It means accidental physical bodily harm excluding illness or disease, solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

11. Accident

It means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

12. Air Accident

It shall mean an accident while the Insured Person is on board the standard type of Aircraft and the Aircraft meets with an accident causing injury to Insured Person.

13. Loss of Limbs

It shall mean physical separation of one or both hands or feet or permanent and total loss of use of one or both hands or feet.

14. Physical Separation

It shall mean separation at or above the wrist and/or of the foot at or above the ankle respectively.

15. Permanent Total Disablement

The bodily injury, which as its direct consequence immediately and/or in foreseeable future, will permanently, totally and absolutely prevent Insured Person from engaging in any kind of occupation.

16. Temporary Total Disablement

The bodily injury which as its direct consequence will prevent the Insured Person from engaging in all types of the occupation or any employment whatsoever for a period not exceeding 104 weeks since the date of injury to the time, Insured Person is fit enough to resume duty or engage in any kind of occupation as certified by Medical practitioners.

17. Dependent child

It means a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his/her independent sources of income.

18. Medical Practitioner

Group Personal Accident Insurance - Policy Wordings

A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

19. Reasonable and Customary Charges

It means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the injury involved.

20. Hospitalisation

It means admission in a Hospital for Inpatient Care for consecutive hours except for specified procedures/treatments, where such admission could be for a period of less than 24(twenty four) consecutive hours.

21. Medical Expenses

It means those expenses that an Insured Person has/you have necessarily and actually incurred for medical treatment on account of Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

22. Notification of Claim

It means the process of notifying a claim to us by specifying the timelines as well as the address / telephone number to which it should be notified.

23. Disclosure to information norm

This means the Policy shall be void and all premium paid hereon shall be forfeited to us, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

24. Renewal

It means the terms on which the contract of insurance can be renewed on mutual consent.

25. Alternative treatments

It means forms of treatments other than treatment "Allopathic" or "modern medicine" and includes Ayurvedic, Unani, Sidha and Homeopathy in the Indian context.

26. Terrorism / Terrorist Incident

Means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or the commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist activity.

Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of Terrorism.

General Conditions:

1. Reasonable Precaution and Care of Property

YOU/Insured Person shall take all reasonable precautions to prevent injury, illness, disease or damage in order to minimize claims.

2. Notice

YOU will give every notice and communication in writing to OUR office through which this insurance is affected.

3. Misdescription

The Policy shall be void and all premium paid by YOU to US be forfeited in the event of misrepresentation or concealment of any material information.

4. Disclosure To Information Norm

This means the Policy shall be void and all premium paid hereon shall be forfeited to us, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

5. Free Lookup Period

You will be allowed a period of at least 15 (fifteen) days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable stating the reasons therein for doing so.

a) If you have not made any claim during the free look period, then you shall be entitled to :

I. A refund of the premium paid less any expenses incurred by us

II. Where the risk has already commenced and the option of return of the policy is exercised by you, a deduction towards the proportionate risk premium for period on cover less any expenses incurred by us

III. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period less any expenses incurred by us on medical examination of the insured persons and the stamp duty charges.

6. Changes in Circumstances:

YOU must inform US, as soon as reasonably possible of any change in information YOU have provided to US about Insured person(s) which may affect the Insurance cover provided e.g. duty, business, occupation and obtain from US an endorsement to this effect.

7. Claim Procedure and Requirements

An event, which might become a claim under the policy, must be reported to US as soon as possible. In case of death, written notice also of death must, unless reasonable cause is shown, be given before internment/ cremation and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation. A written statement of the claim will be required and a claim form will be provided.

Group Personal Accident Insurance - Policy Wordings

YOU or YOUR personal representative must give immediate written notice but within 14(fourteen) days of occurrence of injury, disease.

All certificates, information and evidence from a Medical Attendant or otherwise required by US shall be furnished by YOU, YOUR personal representative/assignee in the manner and form as WE may prescribe. In such claims YOUR legal representative, Nominee, beneficiary will allow OUR representative to carry out examination and ascertain details if and when WE may reasonably require and in the event of death get the post-mortem examination done in respect of body of Insured Person(s). In the event of claim in respect of loss of sight and loss of speech, the Insured person(s) shall undergo at YOUR expenses such operations or treatment as WE may reasonably deem desirable.

8. Fraud

If a claim is fraudulent in any respect or supported by any fraudulent statement or device with or without your knowledge, all benefit(s) under this Policy shall be forfeited.

9. Renewal

Renewal shall not be refused unless justified on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured, provided, however, that you apply for renewal and remit the requisite premium before the expiry of this policy.

10. Cancellation

a) We may cancel the policy on grounds of fraud, moral hazard or misrepresentation or non-cooperation by you by sending 30(thirty) days notice by registered post to your last known address. You will then be entitled to, except in case of fraud or illegality on your part, a pro-rata refund of premium for unexpired period of this policy in respect of such insured person(s) in respect for whom no claim has arisen.

b) You may cancel the policy by sending written notice to us under registered post. We will then allow a refund on following scale, except for those insured person(s) for whom claim has been preferred on us under the current policy:

<u>Period of Cover upto</u>	<u>Refund of Annual Premium rate(%)</u>
1(one) month	75% (seventy five percent)
3(three) months	50% (fifty percent)
6(six) months	25% (twenty five percent)
Exceeding Six Months	NIL

11. We will not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealings with or relating to this policy. Your receipt or receipt of Insured Person shall in all cases be an effective discharge to US.

12. Arbitration

Group Personal Accident Insurance - Policy Wordings

If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of the sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 (thirty) days of any party invoking arbitration the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by two such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the arbitration and conciliation act, 1996. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if we have disputed or not accepted liability under or in respect of this policy. It is understood, however, that the insured shall have the right at all times during currency of the policy to communicate only, with the leading or issuing office in all matters pertaining to this insurance.

13. Disclaimer Clause:

If WE shall disclaim OUR liability in any claim and such claim shall not have been made subject matter of suit in a court of law within 12(twelve) months from date of disclaimer, then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

14. No sum payable under this policy shall carry any interest/ penalty.

15. The geographical scope of this policy will be WORLDWIDE, however the claims shall be settled in India in Indian rupees. The provisions of this policy shall be governed by the laws of India for the time being in force. The parties hereto unconditionally submit to the jurisdiction of the courts in India.

16. Grievance or Complaint:

You may register a grievance or complaint by visiting our website www.itgi.co.in you may also contact the branches from where you have bought the policy or grievance officer who can be reached at our corporate office.

16. Withdrawal & Alteration of Policy Conditions:

The policy terms and conditions may undergo alteration as per the IRDA Regulation. However the same shall be duly notified to you at least three months prior to the date when such alteration or revision comes into effect by registered post at your last declared correspondence address. The timeliness for revision in terms and rates shall be as per the IRDA Regulation.

A product may be withdrawn with the prior approval of the Authority and information of withdrawal shall be given to you in advance as per the IRDA guidelines with details of options provided by us. If we do not receive your response on the intimation of withdrawal, the existing product shall be withdrawn on the renewal date and you shall have to take a new policy available with us, subject to terms & conditions.

17. Sum Insured Enhancement:

In case of increase in Capital Sum Insured more than 10% (ten percent) of last year capital Sum Insured at the time of renewal, subject to underwriter's discretion.

18. Payment of premium:

Group Personal Accident Insurance - Policy Wordings

The premium payable shall be paid in advance before commencement of risk. No receipt for premium shall be valid except on our official form signed by our duly authorized official. In similar way, no waiver of any terms, provision, conditions and endorsements of this policy shall be valid unless made in writing and signed by our authorized official.

19. Protection of Policy Holder's Interest :

in the event of a claim, if the same is found admissible under the policy, we shall make an offer of settlement or convey the rejection of the claim within 30(thirty) days of receipt of all relevant documents and investigation/assessment report (if required). In case the claim is admitted, the claim proceeds shall be paid within 7(seven) days of your acceptance of our offer. In case of delay in payment, we shall be liable to pay interest at a rate which is 2.0% (two percent) above the bank rate prevalent at the beginning of financial year in which the claim is received by us.

PROVISIONS:

PROVIDED THAT ALL SUMS PAYABLE HEREUNDER SHALL BE PAYABLE :

(i) In case of claim by death or permanent total disablement i.e. Benefit 1) to Benefit 4) of Table of Benefits only after deleting by an endorsement the name of Insured Person(s) in respect of whom such sums shall become payable without any refund of premium.

(ii) In case of claim by permanent partial disablement i.e. Benefit 5) of Table of Benefits only after reduction by an endorsement of Capital Sum Insured by the amount admissible under the claim in respect of Insured person in respect of whom such sum shall become payable.

(iii) In case of Temporary Total Disablement Benefit i.e. 6) of Table of Benefits only upon termination of such disablement in respect of Insured person for whom the claim has been lodged.

General Exclusions

WE will not pay for any compensation in respect of death, Injury or disablement of the Insured Person.

1. As consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny military or usurped power, confiscation, seizure, capture, assault, restraint, nationalization, civil commotion or loot or pillage in connection herewith.

2. Directly or indirectly caused by contributed to by or arising from:

(a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self sustaining process of nuclear fission.

b) (b) The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component.

Group Personal Accident Insurance - Policy Wordings

Coverage :

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If following Bodily injury which solely and directly causes Insured Person to death or disablement within 12 months of injury as stated in Table of Benefits, WE shall pay to YOU or YOUR legal personal representative / assignee / nominee the sum or sums hereinafter set forth in Table of Benefits.</p>	<p>WE will not liable for</p> <ol style="list-style-type: none"> 1. Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement. 2. Any other payment after a claim under one of the benefits 1,2,3 and 4 in Table of benefits has been admitted and becomes payable. 3. Any payment in case of more than one claim under this section during any one period of Insurance by which OUR liability in that period would exceed sum payable under benefits(1) of this policy. 4. Payment of compensation in respect of injury as a consequence of <ol style="list-style-type: none"> a) Committing or attempting suicide, intentional self-injury. b) Whilst under influence of intoxicating liquor. c) Drug addiction or alcoholism. d) Whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft. e) Pregnancy or childbirth. f) Venereal disease or insanity. g) Contracting any illness directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and /or any mutant derivative or variation of HIV or AIDS. h) Committing any breach of law with criminal intent. 5. Terrorism / Terrorist Incident of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
TABLE OF BENEFITS	% OF CAPITAL SUM INSURED
1. Death	100
Table 2,3,4 - PTD - Permanent Total Disablement	

Group Personal Accident Insurance - Policy Wordings

2.a) Loss of sight (both eyes)	100
b) Loss of two limbs	100
c) Loss of one limb and one eye	100
3.a) Loss of sight of one eye	50
b) Loss of one limb	50
4. Permanent Total and absolute disablement	100
Table 5 - PPD - Permanent Partial Disablement	
5.i) Loss of toes-all	20
ii) Great-both phalanges	5
iii) Great-one phalanx	2
iv) Other than great, if more than one toe lost-each	1
i) Loss of hearing – both ears	50
ii) Loss of hearing – one ear	15
c) Loss of Speech	50
d) Loss of four fingers and thumb of one hand	40
e) Loss of four fingers	35
f) Loss of thumb	
i) Both phalanges	25
ii) One phalanx	10
g) Loss of index finger	
i) Three phalanges	10
ii) Two phalanges	8
iii) One phalanx	4
h). Loss of middle finger	
i) Three phalanges	6
ii) Two phalanges	4
iii) One phalanx	2
i) Loss of ring finger	
i) Three phalanges	5
ii) Two phalanges	4
iii) One phalanx	2
j) Loss of little finger	
i) Three phalanges	4
ii) Two phalanges	3
iii) One phalanx	2
k) Loss of Metacarpals	
i) First or second (additional)	3
ii) Third, fourth or fifth (additional)	2
l) Any other permanent partial disablement	% as assessed by Doctor
6. Temporary Total disablement benefit at the rate per week	1% of Table C Sum Insured or Rs. 25,000 whichever is lower.
Table "A": Benefit 1, Table "B1": Benefit 1-4, Table "B": Benefit 1-5, Table "C": Benefit 1-6	
Special Inbuilt Benefits under the Policy in addition to capital sum insured	
A. In the event of death of Insured Person outside his/her	2% of Capital Sum Insured or 2,500/- (Two thousand five

Group Personal Accident Insurance - Policy Wordings

Home, transportation cost for carriage of dead body to Home including funeral charges is payable.	hundred) whichever is lower.
B. Cost of Clothing damaged in the Accident as described above and liability is admitted by us.	Rs. 1000 (one thousand) per insured person any one accident or actual expenses whichever is lower.
C. Ambulance charges for transportation of Insured person to Hospital following Accident which result in liability having been admitted by us as per 1 to 6 of Table of Benefits.	Rs. 1000 (one thousand) per insured person any one accident or actual expenses whichever is lower.
D. Education Fund: In the event of death, permanent total disablement i.e. 1 to 4 of Table of Benefit of Insured person, We will approve compensation towards Education Fund for dependent children as below a) For one child upto the age of 23 yrs. b) For more than one children upto the age of 23 yrs.	-10% (Ten percent) of C.S.I Subject to a maximum of Rs. 5000/- -10% (Ten percent) of C.S.I Subject to a maximum of Rs. 10000/-
E. Loss of Employment: In the event of accident leading to loss of employment as a consequence of 2,3 and 4 of table of benefits.	- Rs. 15000 or 1% of CSI whichever is lower.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

List of Insured Persons

S.No.	Employee Number	Employee Name	Risk	Table B1
1	00018	ROHIT RASTOGI	Normal	500000
2	00035	RATI RANJAN PANDA	Normal	500000
3	00038	JAYA SINGH	Normal	500000
4	00065	AMIT KUMAR	Normal	500000
5	00070	CHARU VAISH	Normal	500000
6	00077	NITIN KUMAR MANGLIK	Normal	500000
7	00081	RAKESH KUMAR	Normal	500000
8	00086	SHOEB KHAN	Heavy	500000
9	00090	USHA SHUKLA	Normal	500000
10	00112	RAJESH KUMAR MAURYA	Normal	500000
11	00127	VINOD KUMAR SHARMA	Normal	500000
12	00139	PREM SINGH	Normal	500000
13	00180	ISHA RAJPUT	Normal	500000
14	00186	HARI OM UPADHYAY	Normal	500000
15	00190	PRAMOD KUMAR SHARMA	Normal	500000
16	00195	PANKAJ KUMAR SHARMA	Normal	500000
17	00197	ASHWIN PERTI	Normal	500000
18	00198	SANTOSH KUMAR CHAURASIA	Normal	500000
19	00231	AMRITA JYOTI	Normal	500000
20	00249	GOPAL GUPTA	Normal	500000
21	00261	NAVIN KUMAR MISHRA	Normal	500000
22	00269	PUNEET KUMAR GOYAL	Normal	500000
23	00302	SANJAY KUMAR	Normal	500000
24	00304	DINESH B. PATHARIYA	Normal	500000
25	00306	RAJ KUMAR	Normal	500000
26	00317	RAVI SHANKAR RAMAN	Normal	500000
27	00320	TARUN KUMAR SHARMA	Normal	500000
28	00332	SANJEEV KUMAR	Normal	500000
29	00351	VINOD KUMAR	Normal	500000
30	00355	AMIT SINHA	Normal	500000
31	00361	AMIT KUMAR AGARWAL	Normal	500000
32	00382	JAI SINGH	Normal	500000
33	00386	ASHOK GARG	Normal	500000
34	00391	ARCHANA SHRIVASTAVA	Normal	500000
35	00401	GAGANPREET KAUR	Normal	500000
36	00413	ANMOL JAIN	Normal	500000
37	00415	MRADUL KUMAR JAIN	Normal	500000
38	00419	VIVEK KR. VERMA	Normal	500000
39	00424	AMIT TYAGI	Heavy	500000
40	00425	GAURAV SINGHAL	Normal	500000
41	00427	MANOJ KR. CHAURASIA	Normal	500000
42	00429	SONIA SHARMA	Normal	500000
43	00437	SANJEEV KUMAR SAINI	Normal	500000
44	00439	MAMTA GAUTAM	Normal	500000
45	00445	TARU MAHESHWARI	Normal	500000
46	00461	LATA SINGH	Normal	500000
47	00470	JASHPAL SINGH	Normal	500000
48	00472	ANIL SHARMA	Normal	500000
49	00475	GAURAV KANSAL	Normal	500000
50	00477	NISHANT SHARMA	Heavy	500000

For IFFCO TOKIO General Insurance Company limited



Authorised Signatory

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List of Insured Persons

51	00478	AVDHESH KUMAR TOMER	Normal	500000
52	00479	PRAMOD KUMAR	Normal	500000
53	00488	ACHLA TYAGI	Normal	500000
54	00497	PARMENDER KUMAR SINGH	Normal	500000
55	00503	MUKESH KUMAR	Heavy	500000
56	00511	MANISH	Normal	500000
57	00524	JAI PRAKASH SINGH	Normal	500000
58	00526	NAVENDRA PRATAP SINGH	Normal	500000
59	00527	MANISH SARASWAT	Normal	500000
60	00537	RAVINDRA PAL SINGH	Normal	500000
61	00661	PARUL AGARWAL	Normal	500000
62	00663	KARTIKA MAHESHWARI	Normal	500000
63	00664	DEEPAK GARG	Normal	500000
64	00668	SANJAY KUMAR	Normal	500000
65	00678	CHANDAR PRAKASH GOEL	Normal	500000
66	00683	PANKAJ PRAKASH	Normal	500000
67	00688	RAJEEV KUMAR GUPTA	Normal	500000
68	00691	SUNDER SINGH	Normal	500000
69	00694	VANDANA MENDIRATTA	Normal	500000
70	00697	SANDEEP KUMAR	Normal	500000
71	00698	CHATUR SINGH NEGI	Heavy	500000
72	00724	UPASANA SHARMA	Normal	500000
73	00745	SHALABH SHARMA	Normal	500000
74	00752	PARUL KUNDRA	Normal	500000
75	00756	VIVEK SHARMA	Normal	500000
76	00757	PRAGATI SHRIVASTAVA DEB	Normal	500000
77	00765	RAKESH GUPTA	Normal	500000
78	00768	AMRITA SINGH	Normal	500000
79	00769	AJAY SINGH	Normal	500000
80	00775	DHIRENDRA GIRI	Heavy	500000
81	00777	SHWETA SHARMA	Normal	500000
82	00779	YASHA TAYAL	Normal	500000
83	00783	SHASHI PRAKASH SINGH	Normal	500000
84	00785	HARISH KUMAR	Normal	500000
85	00832	SACHIN KUMAR	Normal	500000
86	00839	DWARIKA(PAPPU) PRASAD	Heavy	500000
87	00848	NIDHI SINGH	Normal	500000
88	00876	RAHUL VIRMANI	Normal	500000
89	00898	SURYA PRATAP SINGH	Normal	500000
90	00899	BIPIN CHANDRA PANDEY	Normal	500000
91	00900	SHAIENDRA BISARIYA	Normal	500000
92	00905	MUNNA KUMAR SINGH	Normal	500000
93	00914	HIMANI GARG	Normal	500000
94	00915	VIVEK SAXENA	Normal	500000
95	00921	NANDITA GOYAL	Normal	500000
96	00926	ANOOP PANDEY	Normal	500000
97	00928	KANIKA GUPTA	Normal	500000
98	00936	POOJA TIWARI	Normal	500000
99	00940	SHARAD BHARDWAJ	Normal	500000
100	00943	CHETAN RAJORIA	Normal	500000
101	00951	SEEMA VERMA	Normal	500000
102	00952	SHILPA SAXENA	Normal	500000

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103	00955	PRADEEP SHARMA	Normal	500000
104	00956	MANISH SRIVASTAVA	Normal	500000
105	00991	STUTI SINGH	Normal	500000
106	00995	NITIN MOHAN	Normal	500000
107	00998	SACHIN KUMAR KANSAL	Heavy	500000
108	01005	RAJESH KUMAR SHARMA I	Heavy	500000
109	01007	SUREKHA	Normal	500000
110	01036	TARUN KUMAR GUPTA	Normal	500000
111	01038	PANKAJ KUMAR SHARMA	Normal	500000
112	01039	MANOJ KR. SARASWAT	Normal	500000
113	01040	SAKSHI CHAWLA	Normal	500000
114	01073	ABDUL KHALIQ	Normal	500000
115	01074	HARISH KUMAR	Normal	500000
116	01108	ANJANA BHARDWAJ	Normal	500000
117	01139	BHOOPAL SINGH	Heavy	500000
118	01140	TEJPAL SINGH	Heavy	500000
119	01142	VAKEEL	Heavy	500000
120	01191	PUSHPENDRA SHUKLA	Normal	500000
121	01213	VIVEK KUMAR SINGH	Normal	500000
122	01219	HARSH KHATTER	Normal	500000
123	01220	RASHMI MISHRA	Normal	500000
124	01224	NIHARIKA VARSHNEY	Normal	500000
125	01226	RAVI KUMAR	Normal	500000
126	01227	RANJEETA YADAV	Normal	500000
127	01236	PRABHAT SINGH	Normal	500000
128	01237	GEETIKA ASWANI	Normal	500000
129	01240	SHAHBAZ ALAM	Normal	500000
130	01249	NAVEEN KUMAR GARG	Normal	500000
131	01250	RITIN BEHL	Normal	500000
132	01255	NEELAM RAGHAV	Normal	500000
133	01279	SANJEEV KUMAR	Normal	500000
134	01282	AMIT SAXENA	Normal	500000
135	01298	NEERAJ KUMAR SHARMA	Normal	500000
136	01306	HARVIR SINGH	Normal	500000
137	01307	DIVYA SAXENA	Normal	500000
138	01318	AMITA TRIPATHY	Normal	500000
139	01396	RAJESH KUMAR SHARMA II	Heavy	500000
140	01397	AKHILESH KUMAR PANDEY	Normal	500000
141	01400	SATYENDRA KUMAR	Normal	500000
142	01415	DUG PAL SINGH	Normal	500000
143	01419	ARUN KUMAR	Normal	500000
144	01509	SACHIN KUMAR	Normal	500000
145	01511	KAMLESH YADAV	Normal	500000
146	01516	REETA SINGH	Normal	500000
147	01518	NITIN PRAKASH	Normal	500000
148	01524	POOJA SAHARAN	Normal	500000
149	01528	AMIT BAJAJ	Normal	500000
150	01530	PALLAVIE TYAGI	Normal	500000
151	01535	ANKIT TAYAL	Normal	500000
152	01536	MANISH MANGAL	Normal	500000
153	01541	MAMTA BANSAL	Normal	500000
154	01542	MANABENDRA SAHA	Normal	500000

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155	01552	AMIT KUMAR	Normal	500000
156	01556	SHWETA CHOUDHARY	Normal	500000
157	01560	SANJAY KUMAR GUPTA	Normal	500000
158	01561	ARPITA JOHRI	Normal	500000
159	01562	MUDIT SAXENA	Normal	500000
160	01564	MANDAKINI PRASOON	Normal	500000
161	01567	MANOJ KUMAR PANDIT	Normal	500000
162	01574	ASHISH PRAKASH	Normal	500000
163	01575	VIJAY KUMAR GUPTA	Normal	500000
164	01647	SANJAY KUMAR	Normal	500000
165	01675	MOHAN PRASAD	Normal	500000
166	01680	RAKESH KUMAR SINGHAL	Normal	500000
167	01682	UZAIR KHAN	Normal	500000
168	01684	VIKASH SINGH	Normal	500000
169	01685	ANUBHA GUPTA	Normal	500000
170	01691	AJIT ASHWALAYAN SHUKLA	Heavy	500000
171	01694	PRATIBHA SINGH	Normal	500000
172	01699	ABHA TYAGI	Normal	500000
173	01710	PREM PRABHAKER	Normal	500000
174	01711	SRAVANTI MADDAMSETTY	Normal	500000
175	01716	PARAG SINGHAL	Normal	500000
176	01719	MAYANK KUSHWAHA	Normal	500000
177	01724	AARTI SHARMA	Normal	500000
178	01725	RAKESH KUMAR	Normal	500000
179	01728	DHEERAJ SINGH	Normal	500000
180	01730	RAKHI KUMARI	Normal	500000
181	01731	SANDEEP KUMAR TRIPATHI	Normal	500000
182	01739	DEEPALI DEV	Normal	500000
183	01744	SUMIT KUMAR	Normal	500000
184	01747	DEVENDER KUMAR AGARWAL	Normal	500000
185	01749	KHUSHBU BANSAL	Normal	500000
186	01764	NITIKA JAIN	Normal	500000
187	01766	NIMISHA	Normal	500000
188	01769	ARUNDHATI MAHANTA	Normal	500000
189	01772	PRAMOD KUMAR MAURYA	Normal	500000
190	01773	PANKAJ KUMAR GUPTA	Normal	500000
191	01774	PRITI	Normal	500000
192	01777	SHILPA SAMBHI	Normal	500000
193	01778	SOMENDRA SHUKLA	Normal	500000
194	01782	RAJEEV YADAV	Normal	500000
195	01791	SAURABH	Normal	500000
196	01798	RAM PHER YADAV	Normal	500000
197	01801	RAHUL PANCHAL	Normal	500000
198	01802	GAURAV	Heavy	500000
199	01803	DHARMENDRA KUMAR	Heavy	500000
200	01804	RADHEY SHYAM	Heavy	500000
201	01805	RAJENDRA SINGH	Heavy	500000
202	01806	PRAMOD YADAV	Heavy	500000
203	01808	RAVI CHAKARVARTY	Heavy	500000
204	01811	SONU YADAV	Heavy	500000
205	01813	GIRJA SHANKAR YADAV	Heavy	500000
206	01816	HARENDRA SINGH	Heavy	500000

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207	01818	NARENDRA KUMAR	Heavy	500000
208	01819	BHEEM SHARMA	Heavy	500000
209	01831	JAI PRAKASH SHARMA	Heavy	500000
210	01832	NAND KISHORE	Heavy	500000
211	01835	GHANSHYAM	Heavy	500000
212	01836	BIJENDER	Heavy	500000
213	01838	SHAKUNTALA	Heavy	500000
214	01843	KASIM	Heavy	500000
215	01845	JAGPAL YADAV	Heavy	500000
216	01846	BADRI PRASAD OJHA	Heavy	500000
217	01952	NAVNEET SHARMA	Normal	500000
218	01955	MANOJ SHARMA	Heavy	500000
219	01956	MUNESH KUMAR SHARMA	Heavy	500000
220	01963	MOHIT MISRA	Normal	500000
221	01972	BHAVNA GARG	Normal	500000
222	02021	HEMANT AHUJA	Normal	500000
223	02022	VIPIN KUMAR	Normal	500000
224	02027	RAJNESH KUMAR SINGH	Normal	500000
225	02030	CHANDRA KANT SHARMA	Normal	500000
226	02041	NITI GUPTA	Normal	500000
227	02054	RAJESH KUMAR	Normal	500000
228	02055	SHWETA SINGH	Normal	500000
229	02061	ABHISHEK GOYAL	Normal	500000
230	02064	ARUN PRATAP SINGH	Normal	500000
231	02076	GEETANJALI RAJ	Normal	500000
232	02077	SHIKHA JAIN	Normal	500000
233	02081	ANIMESH KUMAR	Normal	500000
234	02094	AKHILESH KUMAR SRIVASTAVA	Normal	500000
235	02095	DEVVRAT TYAGI	Normal	500000
236	02100	SARATHI PRASAD GOUDA	Normal	500000
237	02104	BHUPENDER KUMAR	Normal	500000
238	02109	AJEET KUMAR	Normal	500000
239	02110	YOGESH KUMAR RAGHAV	Normal	500000
240	02113	RAJESH KUMAR TEWARI	Normal	500000
241	02115	GURPREET SINGH	Normal	500000
242	02117	NEHA SINGH	Normal	500000
243	02122	ANIL SHARMA	Heavy	500000
244	02123	PRITHVI RAJ	Heavy	500000
245	02124	MANISH NAGAR	Heavy	500000
246	02125	SATISH KUMAR	Heavy	500000
247	02126	KISHAN PAL	Heavy	500000
248	02128	NISAR ALI	Heavy	500000
249	02129	MANTU YADAV	Heavy	500000
250	02131	BUDH PAL	Heavy	500000
251	02133	NEERAJ SHARMA	Normal	500000
252	02134	MOHMMAD ASLAM	Normal	500000
253	02135	MANOJ KUMAR	Normal	500000
254	02136	SUNIL SHARMA	Normal	500000
255	02140	SHALINI SINGH	Normal	500000
256	02145	UMAKANT ANAND	Normal	500000
257	02181	MAHENDRA KUMAR GUPTA	Normal	500000
258	02209	VISHANT SHARMA	Normal	500000

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259	02228	RAM CHARIT DUBEY	Normal	500000
260	02229	ANIL NAGAR	Normal	500000
261	02252	PANKAJ TYAGI	Heavy	500000
262	02253	SHAILESH TIWARI	Normal	500000
263	02264	RAJESH KUMAR	Normal	500000
264	02265	SAURABH SAXENA	Normal	500000
265	02267	AJAY SURI	Normal	500000
266	02271	PREETI SINGH	Normal	500000
267	02272	NIRANJAN PRASAD	Heavy	500000
268	02273	SUNIL KUMAR	Normal	500000
269	02275	SHIVAM SHARMA	Normal	500000
270	02276	RAGHUNANDAN	Normal	500000
271	02277	SHILPA SRIVASTAVA	Normal	500000
272	02289	PURASTAMA DAS	Heavy	500000
273	02290	RAMKISHOR SHARMA	Heavy	500000
274	02291	RAHUL KHANNA	Normal	500000
275	02320	ASHISH ARORA	Normal	500000
276	02326	KISHOR KUMAR	Heavy	500000
277	02327	DHARM PAL	Heavy	500000
278	02328	YOGENDRA	Heavy	500000
279	02340	JASWANT SINGH	Normal	500000
280	02347	HARIVANS PRATAP SINGH	Normal	500000
281	02358	ANSHU SINGH	Normal	500000
282	02359	BIMLA KESHARI	Normal	500000
283	02360	PUSHPA SINGH	Heavy	500000
284	02361	BIRMA	Heavy	500000
285	02364	KULDEEP KUMAR TYAGI	Normal	500000
286	02365	AJAY SINGH	Normal	500000
287	02370	SANJAY KUMAR SINGH	Normal	500000
288	02385	ASHISH GUPTA	Normal	500000
289	02391	YOGENDRA SAINI	Heavy	500000
290	02414	TARUN KUMAR ARORA	Normal	500000
291	02436	SUNIL KUMAR	Heavy	500000
292	02455	RUCHI ARORA	Normal	500000
293	02456	MD YUNUS	Normal	500000
294	02458	JITENDRA KUMAR CHAUHAN	Normal	500000
295	02462	SANJAY KUMAR GUPTA	Normal	500000
296	02464	MANIDIPA ROY	Normal	500000
297	02466	CHANDRA KANT	Normal	500000
298	02467	CHANDRAMANI SRIVASTAVA	Normal	500000
299	02468	SHAKTI SINGH	Normal	500000
300	02469	ANAND KUMAR SRIVASTAVA	Normal	500000
301	02476	ANURAG KUMAR	Normal	500000
302	02482	NITIKA GHOSH	Normal	500000
303	02486	RAJSHREE	Normal	500000
304	02489	ANKUR DIXIT	Normal	500000
305	02490	SHAILENDRA PRATAP SINGH	Normal	500000
306	02491	RUDRESH PANDEY	Normal	500000
307	02493	ABHIJIT DAS	Normal	500000
308	02494	ABHISHEK PANDEY	Normal	500000
309	02496	SHELLEY GUPTA	Normal	500000
310	02497	GULSHAN KUMAR DUBEY	Normal	500000

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311	02498	RAHUL SARASWAT	Normal	500000
312	02500	NAVEEN KUMAR	Normal	500000
313	02501	ASHOK KUMAR	Normal	500000
314	02502	MANIKA BHARDWAJ	Normal	500000
315	02504	PIKESH BANSAL	Normal	500000
316	02505	RAVI KUMAR	Normal	500000
317	02508	DHARMENDRA SINGH	Normal	500000
318	02511	MADHUR SAXENA	Normal	500000
319	02512	MEDHA MALIK	Normal	500000
320	02513	SANJAI KUMAR SHARMA	Normal	500000
321	02514	HITESH KUMAR TOMAR	Normal	500000
322	02515	GAJENDRA SINGH	Normal	500000
323	02517	RAJENDRA KUMAR SHUKLA	Normal	500000
324	02518	RAKESH KUMAR GUPTA	Normal	500000
325	02519	SURYA KUNWAR	Normal	500000
326	02537	SANTOSH KUMAR	Normal	500000
327	02547	SUKUMAR HALSANA	Normal	500000
328	02561	SANJIV ERRY	Normal	500000
329	02564	BIRENDRA KUMAR	Normal	500000
330	02573	JAISHANKER PRASAD KESHARI	Normal	500000
331	02574	VIRENDRA SINGH	Normal	500000
332	02575	MANISH KUMAR SINGH	Normal	500000
333	02577	VIKAS SINGH BHADORIA	Normal	500000
334	02579	AVANISH KUMAR	Normal	500000
335	02580	RAKHI	Normal	500000
336	02583	RADHA KRISHANAN	Normal	500000
337	02584	GAURAV DUBEY	Normal	500000
338	02586	ANUJ KUMAR JAIN	Normal	500000
339	02590	KOMAL BHATNAGAR	Normal	500000
340	02591	ASHUTOSH SHARMA	Normal	500000
341	02603	RAHUL SAINI	Normal	500000
342	02615	VIKASH YADAV	Normal	500000
343	02618	RISHU GUPTA	Normal	500000
344	02619	TANIA GUPTA	Normal	500000
345	02620	RAMAN KAPOOR	Normal	500000
346	02622	ANIL KUMAR DUBEY	Normal	500000
347	02623	MALA SARASWAT	Normal	500000
348	02624	YASH VEER SINGH	Normal	500000
349	02627	BHUVNESHWAR PRASAD SHARMA	Normal	500000
350	02634	RAHUL VERMA	Normal	500000
351	02635	PARASHU RAM PAL	Normal	500000
352	02636	VINEET KUMAR SINHA	Heavy	500000
353	02637	AMIT AGRAWAL	Normal	500000
354	02638	BALENDRA SINGH	Normal	500000
355	02642	KRISHNA VIR SINGH	Normal	500000
356	02643	JYOTI AGARWAL	Normal	500000
357	02650	SMITA TRIPATHI	Normal	500000
358	02653	RAJU KUMAR MAURYA	Normal	500000
359	02655	VIKRANT THAKUR	Normal	500000
360	02656	HEMANT KUMAR SHUKLA	Normal	500000
361	02658	MANISHI MISHRA	Normal	500000
362	02661	SATISH CHANDRA	Normal	500000

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363	02664	MOHIT BANSAL	Normal	500000
364	02668	RAVENDRA SINGH	Normal	500000
365	02671	SUMIT MAHESHWARI	Normal	500000
366	02673	PRAVEEN KUMAR RAGHUVANSHI	Normal	500000
367	02675	MONIKA SAXENA	Normal	500000
368	02680	AMIT GOEL	Normal	500000
369	02681	HARIKESH SINGH	Normal	500000
370	02689	MOKSHI JUYAL	Normal	500000
371	02690	VIVEKA NAND SHARMA	Normal	500000
372	02691	SHUBHAM TIWARI	Normal	500000
373	02694	PRASHANT TOMER	Normal	500000
374	02695	ABHISHEK KUMAR GUPTA	Normal	500000
375	02698	MANISH ZADOO	Normal	500000
376	02701	KAPIL GARG	Normal	500000
377	02702	JYOTI NARAYAN CHAUBEY	Normal	500000
378	02703	DEVENDRA KUMAR	Normal	500000
379	02709	SANJAY KUMAR	Normal	500000
380	02712	ABHISHEK TYAGI	Normal	500000
381	02713	SHUBHANGI SANKHYADHAR	Normal	500000
382	02715	KALPANA DWIVEDI	Normal	500000
383	02716	ANURAG MISHRA	Normal	500000
384	02718	PAYAL MALIK	Normal	500000
385	02719	AATIF JAMSHED	Normal	500000
386	02720	MOHAMMAD ASIF	Normal	500000
387	02721	RISHABH	Normal	500000
388	02722	PRIYANKA GUPTA	Normal	500000
389	02723	ASMITA DIXIT	Normal	500000
390	02724	SHASHANK SHEKHAR	Normal	500000
391	02725	ANUJA GUPTA	Normal	500000
392	02729	MALVIKA GUPTA	Normal	500000
393	02730	DHARMENDRA KUMAR ROY	Normal	500000
394	02732	MADHURI GUPTA	Normal	500000
395	02733	PRADEEP KUMAR	Normal	500000
396	02735	ABHAY MASIWAL	Normal	500000
397	02736	SHWETA BHARDWAJ	Normal	500000
398	02739	SATYA PRAKASH	Normal	500000
399	02740	PRIYANSH SINGH	Normal	500000
400	02741	RANJEET KAUR	Normal	500000
401	02743	SHIKHA AGNIHOTRI	Normal	500000
402	02744	INDU SINGH	Normal	500000
403	02748	ARUN KUMAR	Normal	500000
404	02749	SACHIN KUMAR	Normal	500000
405	02751	HIMANI JAIN	Normal	500000
406	02752	LATA PANT	Normal	500000
407	02753	VIJAY KUMAR SHARMA	Normal	500000
408	02754	RAGINI KAUSHAL	Normal	500000
409	02755	SURBHI VERMA	Normal	500000
410	02756	JOY SPENCER	Normal	500000
411	02757	BHAVITA SHIRISH KUMAR TRIVEDI	Normal	500000
412	02759	RAVINDER	Normal	500000
413	02761	PRIYANKA RANI	Normal	500000
414	02769	SUGANDHA	Normal	500000

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415	02771	BISWAJIT PAUL	Normal	500000
416	02772	MANISH GUPTA	Normal	500000
417	02774	SHRIYA BHATT	Normal	500000
418	02775	SNEHA BISHT	Normal	500000
419	02776	PRAKHAR MISHRA	Normal	500000
420	02777	UMAR SHAHAB KARIMI	Normal	500000
421	02780	VAISHALI	Normal	500000
422	02781	SHATAKSHI ASTHA	Normal	500000
423	02783	SUSHIL BANSAL	Normal	500000
424	02784	AYUSHI SRIVASTAVA	Normal	500000

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