



Ref No. : AET/2025/120

Date: 04.01.2026

INSURANCE FOR STUDENTS/EMPLOYEE

OBJECTIVE:

Group Personal Accident Insurance is a type of policy that is offered to staff & students. Providing Group Personal Accident (GPA) insurance can care about the health & safety of the employees & students. It helps to ensure that employees are supported if they suffer injuries or any disabilities due to accident, which can significantly reduce stress and anxiety during difficult times.

College provides Group Personal Accident Insurance from TATA AIG – General Insurance Company Limited.

Ashwani Kumar
Chairman
Chairman
Ashwani Kumar
Abhilasha Educational Trust
Parshuram Colony, Sandalpur More,
Kumhrar, Bihar-800007



Group Personal Accident And Business Travel Accident Policy

Schedule of Insurance

Agent/Broker Name - ICICI BANK
 Agent/Broker License Code - CA0069
 Agent/Broker Contact No - 247605000741
Policy Number: 0598746357
Renewal Number: 10
Endorsement Number: 00
Policyholder name: ABHILASHA COLLEGE OF MANAGEMENT
Address : JAI MAHAVIR COLONY, SHIV SHAKTI CHORAHA.

Place of supply: PATNA
State code: 01
Contact number:

Insurance Period: Effective Date from 28/12/2025 To Expiry Date 27/12/2026

Business Description: Educational Institutes

Beneficiary:

Eligible Persons 178 (Classification of Insured)

The following persons shall be eligible for Insurance hereunder : 178

Age Group: 3 years to 70 years

Hazards: 24-Hour Protection

Description of Insured Persons / Category / Designation:

Sr No.	Category	No. per category
1	Student	161
2	Parent	0
3	Staff	17

Total No. of Employees / Members Covered :- 178

Policy Comment :- Only Student & Staff of the Education Institute are covered

AGGREGATE LIMIT :- Rs 0

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

Provisional Premium (Rs) :- 1,04,826

UGST/SGST @9 % :- 9,434

CGST @9 % :- 9,434

Total Premium (Rs) :- 1,23,695

GSTIN : 29AABCT3518Q1ZS- Service Accounting Code : 997133

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

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: TATPAGP23092V032223

Stamp Duty of Rs.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/ENF1/CSD/55/2024/4453 Validity Period Dt.23/09/2024 To Dt.13/09/2027/4453 Date:06/09/2024

Producer Code: 0015455000

Producer Name: AXIS BANK LTD

Producing Office: 2ND FLOOR, JP & DEVI JAMBUKESWAR ARCADE NO.69 MILLERS ROAD BANGALORE BANGALORE BANGALORE KARNATAKA - 560052

Issue At: BANGALORE

Issue Date: 28/12/2025

For TATA AIG General Insurance Company Limited

Digitally Signed by: Shammi Kapoor

Date: 28/12/2025

Location: Mumbai

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.

Policy Number 0598746357

Schedule of Benefits & Principal Sum Insured per Person for all Classes

Sr. No.	Category /Designation	Name	No Of Person	Avg / Fixed Sum Insured (₹) Maximum Upto							
				AD Only	DM Only	PTD Only	PPD Only	Weekly	Fixed AME	Acc.Hosp.Cash	Per Mille Rate
1	Student	As Per Declaration	161	1,61,000 00	1,61,000 00	1,61,000 00	1,61,000 00	0	20,000	0	0.434062 112
2	Parent	As Per Declaration	00	00	00	00	00	0		0	00
3	Staff	As Per Declaration	17	1,70,000	1,70,000	1,70,000	1,70,000	0	20,000	0	0.434062 112

AD - Accidental Death, DM - Dismemberment, PTD - Permanent Total Disability, PPD - Permanent Partial Disability, AME - Accident Medical Expenses

Weekly - No. of Weeks:-

Hospital Cash - No. of days:-

Category	No of weeks for TTD
Student	NIL
Parent	NIL
Staff	NIL

Total Capital Sum Insured:- ₹ 31500000

- *** Calculation for per Mille Rate (Post Tax) = Annual premium/ Sum Insured (employee) x 100**
- Calculation for Endorsement premium / person = per mille rate/1000 * Sum insured * {(Expiry date - Endorsement Effective Date) + 1}
- Please note that the endorsement is booked subject to availability of the buffer amount & the endorsement per person premium may vary due to capping on Weekly Indemnity or Accident Medical Expenses or Sum Insured.

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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Applicable to all categories mentioned above		
Medex Exception		Fixed 15,000 or actual claims as In patient hospitalization(24 hrs hospitalization required), and 15,000 as OPD or actual claim whichever is lower. (For students & staff only
Sr No.	MedEx	Sum Insured
1	Fixed MedEx OPD	Student Rs. 15000,Staff Rs. 15000
2	Fixed MedEx IPD	Student Rs. 15000,Staff Rs. 15000
Deductable		
Medical Expense - Accident & Sickness		10% on Medex

Terrorism	Covered
Terrorism	Covered
Terrorism	Covered

24-Hour Protection	Covered
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Policy Number: 0598746357

Policy Type: Unnamed

Other Exception:

RECEIPT**Receipt No. : 105001094690149**

Receipt Date : 28/12/2025

Policy No : 0598746357

Received with thanks from ABHILASHA COLLEGE OF MANAGEMENT a sum of Rs. 123695 (Rupees One Lakh Twenty-Three Thousand Six Hundred Ninety-Five And Paise Zero Only only) Cash Deposit, Bank Name - , towards

Sr. No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0598746357	123695	123695	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 : 29AABCT3518Q1ZS- Service Accounting Code : 997133