

Ch. Brahm Prakash
Government Engineering College
Jaffarpur, New Delhi-110073

NOTICE

All the students of CBPGEC have been insured under Group Personal Accidental (GPA) Policy of Magma HDI General Insurance Company. The policy covers each student up to Rs.100000/- (INR One Lakh only) in case of Death/Disablement/Dismemberment due to an Accident.

The Group Accident Suraksha Policy is in force for a period of one year from 26-2-2019 to 25-2-2020. Policy Document is posted on the college website www.gecdelhi.ac.in under the section Student's Notices.

All students are required to check their details like name, roll number, date of birth and report any discrepancies at the earliest to me or Ms. Seema Rani (Asst. Prog.) at Portacabin-1. This would enable the college to get the corrections endorsed by the Insurer on the policy document.

Date: 07-03-2019
Place: New Delhi

Harjeet Singh Chadha
Asst. Prof. (IT)

Date: 01/03/2019

To,
M/S CH BRAHM PRAKASH GOVT ENGINEERING COLLEGE.
JAFFARPUR KALAN, NEW DELHI 110073
Mobile No: 9990629684

Dear Sir/Madam,

Subject: Risk Assumption Letter

Thank you for choosing Magma-HDI General Insurance Company Limited as your preferred General Insurance Company. Please find attached herewith Policy No: **P0019100021/9999/100017** which has been issued based on the information received from you and accordingly, the proposal has been processed.

Coverage of risk is subject to realisation of the full premium post which, insurance coverage under the policy would commence. In case the premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

If you require any changes in the certificate of insurance cum policy schedule, you are requested to inform us by either writing to us at customercare@magma-hdi.co.in or calling our toll free helpline on 1800-266-3202. Absence of any communication from you in this regard within a period of 20 days of date of this letter, would mean that the issued policy is in order and as per your proposal.

The Risk Assumption Letter is to be read in conjunction with the policy and shall be considered as null and void without the same.

Thanking You,
Regards

For Magma HDI General Insurance Company Ltd.



Authorised Signatory

Group Accident Suraksha

Preamble

The insurance cover provided under this Policy shall be subject to (a) the terms and conditions of this Policy, (b) the receipt of premium, and (c) Disclosure to information norm (including information and statements which the Policyholder/ Insured person has provided in the proposal form for all persons to be insured. Please inform Us immediately of any change in the address, nature of job, state of health, or of any other changes affecting any Insured Person.

If any claim arising as a result of an Injury that occurred during the Policy Period becomes payable, then We shall pay the Benefits in accordance with the terms, conditions and exclusions of the Policy subject to availability of Sum Insured.

Part I: Policy Schedule

Policy Details

Policy Issuing Office	2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002.
Policy Number	P0019100021/9999/100017
Name of Proposer	M/S CH BRAHM PRAKASH GOVT ENGINEERING COLLEGE.
Address of the Proposer	JAFFARPUR KALAN, NEW DELHI 110073
GST Number	Unregistered
Industry Type	Education
Policy Period	Annual Period
Start Date & time	From 00:01hrs 26/02/2019
End Date & time	midnight of 25/02/2020
Territory of Insurance	Worldwide

Intermediary Details

Intermediary Name	Intermediary Code	Contact Number
		-

Other Basic Details

Insured Description	Education
No. of lives to be insured	525
Type of Policy	Named
Details of Persons	As per Annexure
Total Sum Insured	Rs. 52,500,000/-
Maximum Sum Insured	Rs. 100,000/-
Aggregate Limit	Maximum limit of liability for Any one Accident will be capped up to a maximum of Rs 5,00,00,000/-
Sum Insured Basis	As per Employee data

Premium

Net Premium (Rs.)	Rs. 10,500.00/-
CGST @ 9% (Rs.)	Rs. 945.00/-
SGST @ 9% (Rs.)	Rs. 945.00/-

Total Premium (Rs.)	Rs. 12,390.00/-
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Details of Coverage and Sum Insured

Cover	Coverage Details
A. Basic Covers	
Table of Benefit*	Table C
Accidental Death	Cover
Permanent Total Disability	Cover
Permanent Partial Disability	Cover
Temporary Total Disability	Not Cover
TTD benefit at the rate per week	N.A.
B. Extension Covers	
Accidental Medical Expenses	N.A.
Carriage of dead body	N.A.
Funeral Benefit	N.A.

*Table of Benefit:

Table A: Accidental Death Only

Table B: Death + Permanent Total Disability

Table C: Accidental Death+ Permanent Total Disability+ Permanent Partial Disability

Table D: Accidental Death+ Permanent Total Disability+ Permanent Partial Disability+ Temporary Total Disability

Special Conditions:

1. Terrorism is covered in the policy except for that arising out of Nuclear, Radio-active, Biological, Biochemical and/or Chemical means which is outside the scope of policy
2. The Insured shall give immediate notice to the Insurer of any changes in business or in occupation of any of the Insured Person
3. Capital Sum insured declared for individuals at inception of the policy shall be final and capital sum insured of individuals cannot be modified during the course of policy.
4. Subrogation: Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.
5. Limit of liability for Any one Accident &/or event limit is INR 50,000,000(Rs 5 Crores)

Exclusions:

1. Compensation in respect of death, injury or disablement of Insured Person from participation in skydiving, para gliding, hang gliding, bungee jumping, mountaineering, driving in races or rallies using a motorized vehicle, skiing, hunting or equestrian activities, scuba diving, skin diving or any other underwater sport/activity, rafting, boating outside coastal waters (2 miles) or any potentially dangerous sports for which the Insured is untrained, unless specifically covered under the policy
2. Any Pre-existing Condition or any complication arising therefrom
3. Any psychiatric or mental disorders
4. Congenital internal or external diseases, defects or anomalies or in consequences thereof

5. Infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other disease (except disablement arising from an accident);
6. Medical or surgical treatment except as may be necessary solely as a result of Injury
7. Perils of the sea are excluded from the scope of policy
8. Participation in actual or attempted felony, riot, civil commotion, crime misdemeanour
9. Professional sports team in respect of specific benefit for inability to perform
10. Any injury or any disease directly or indirectly caused by or arising from ionizing radiation or contamination by radioactivity from the combustion of nuclear fuel
11. Automatic passenger covers (Airlines)
12. GPA policies for crews of Aircraft and Ships
13. Air travel except as a fare paying passenger on a recognized airline operating on regular scheduled air routes or air travel by any charter aircraft duly licensed as a reconized air carrier and flown by professional crews between properly established and maintained airports/routes
14. Professional sports teams in respect of specific benefits for inability to perform
15. Participation in any kind of motor speed contest (incl Trial, training and qualifying heats)
16. Group Insurances in respect of underground mining and for contractors specializing in tunnelling
17. Group insurance for naval, military or air force personnel
18. Employers liability, occupational disease
19. Any form of reimbursement of liability settlements
20. Death other than accidental death
21. Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement
22. 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
23. Any payment in case of more than one claim under this policy during any one period of Insurance by which our liability in that period would exceed CSI
24. Payment of compensation in respect of injury as a consequence of/resulting from
 - (a) Committing or attempting suicide, intentional self-injury
 - (b) Whilst under influence of intoxicating liquor or drugs
 - (c) Drug addiction or alcoholism
 - (d) Whilst engaged in any adventurous sports
 - (e) Committing any breach of law with criminal intent

(f) War, Civil War, invasion, act of foreign enemies, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint, or detainment, confiscation, or nationalisation or requisition by or under the order of any government or public authority

25. Consequential loss of any kind and/or any legal liability
26. Pregnancy including child birth, miscarriage, abortion or complication arising there from
27. Participation in any naval, military or air force operations
28. Curative treatments or interventions.
29. Venereal or sexually transmitted diseases.
30. HIV and or related illness.

IN WITNESS WHEREOF the undersigned being duly authorized by and on behalf of the Company has/have here onto set his/their hands

Collection No P/100021/19/100380983

Dated - 25/02/2019

Disclaimer:

- This Policy shall be null and voidable initio if the Premium cheque / the valid negotiable instrument as receipted by this company bearing the Collection No is dishonored by the bank.
- Issuance of the Premium receipt is not a proof of risk acceptance.

For **Magma HDI General Insurance Co. Ltd.**



DULY CONSTITUTED ATTORNEY (S)

GST Number of MHDI - 07AAGCM1685C1ZL

GST Invoice Number - POL0703190000008

Accounting Code for Service - 997133, Accident and health insurance services.

Place of Supply: DELHI (7)

Whether Tax is payable on Reverse Charge – No

Consolidated Stamp Duty on the issue of General Insurance Policies Paid vide G.O. No. 1870-F.T, Dated 27.12.2018

Head Office Address: Rustomjee Aspiree, 4th Floor, Off Eastern Express Highway, Imax Dome Theatre Road, Sion (E), Mumbai - 22

Registered Office address: 24, Park Street, Kolkata, Pin code – 700016

IRDA REG NO. 149 DATED 22nd MAY, 2012

CIN: U66000WB2009PLC136327

• 1800-266-3202 • customercare@magma-hdi.co.in • www.magma-hdi.co.in

Annexure-1

Attached to and forming part of policy number: P0019100021/9999/100017

Sr. No.	ID	Name	Department/ Designation	DOB/Age	DOJ	DOC	Gender	Sum Insured
1	120703117	Abheesht Tripathi	IT	23/03/2000	01/08/2017	26/02/2019	Male	100000
2	220703117	Amit jha	IT	24/08/1999	01/08/2017	26/02/2019	Male	100000
3	320703117	Ayush jain	IT	05/09/1999	01/08/2017	26/02/2019	Male	100000
4	420703117	Bhubanand Mishra	IT	04/09/1996	01/08/2017	26/02/2019	Male	100000
5	520703117	DHEERAJ	IT	13/06/2000	01/08/2017	26/02/2019	Male	100000
6	620703117	Gaurav Maurya	IT	30/10/2000	01/08/2017	26/02/2019	Male	100000
7	720703117	Geetika Keim	IT	04/12/1998	01/08/2017	26/02/2019	Female	100000
8	820703117	GOURAV SINGH	IT	17/07/1998	01/08/2017	26/02/2019	Male	100000
9	920703117	Govind Prajapati	IT	12/02/1998	01/08/2017	26/02/2019	Male	100000
10	1120703117	Nandan kumar	IT	06/02/1998	01/08/2017	26/02/2019	Male	100000
11	1220703117	PRANESH KUMAR JHA	IT	30/07/1999	01/08/2017	26/02/2019	Male	100000
12	1320703117	prince sharma	IT	18/08/1997	01/08/2017	26/02/2019	Male	100000
13	1420703117	Puneet	IT	08/07/1997	01/08/2017	26/02/2019	Male	100000
14	1520703117	Rajeev Kumar	IT	03/02/1999	01/08/2017	26/02/2019	Male	100000
15	1620703117	ROHIL SINGH	IT	17/10/1998	01/08/2017	26/02/2019	Male	100000
16	1720703117	SACHIN KUMAR	IT	14/07/1993	01/08/2017	26/02/2019	Male	100000
17	1820703117	Sagar shokeen	IT	27/07/1999	01/08/2017	26/02/2019	Male	100000
18	1920703117	Saif ali	IT	15/08/1999	01/08/2017	26/02/2019	Male	100000
19	2020703117	Sangam Verma	IT	04/10/2000	01/08/2017	26/02/2019	Male	100000
20	2120703117	SANJEEV KUMAR	IT	02/08/1997	01/08/2017	26/02/2019	Male	100000
21	2220703117	Sarvottam Kumar	IT	10/02/1999	01/08/2017	26/02/2019	Male	100000
22	2320703117	Saumya Singh	IT	26/09/2000	01/08/2017	26/02/2019	Female	100000
23	2520703117	SHAILESH KHANTWAL	IT	21/09/2000	01/08/2017	26/02/2019	Male	100000
24	2620703116	Kunal Verma	IT	24/12/1996	01/08/2016	26/02/2019	Male	100000
25	2620703117	Shambhavi Mishra	IT	26/02/1998	01/08/2017	26/02/2019	Female	100000
26	2720703117	sunder dass	IT	27/08/1997	01/08/2017	26/02/2019	Male	100000
27	2820703117	Tarun Kumar	IT	21/10/1998	01/08/2017	26/02/2019	Male	100000
28	2920703117	Utkarsh Kumar	IT	08/11/1999	01/08/2017	26/02/2019	Male	100000
29	3020703117	Vaibhav binjola	IT	21/03/1999	01/08/2017	26/02/2019	Male	100000

UIN: MAGPAGP19026V011819

Group Accident Suraksha

30	3120703117	VIKAS KUMAR	IT	03/02/1998	01/08/2017	26/02/2019	Male	100000
31	40120703117	Deepesh Sengar	IT	18/02/2000	01/08/2017	26/02/2019	Male	100000
32	40320703117	Arun Kumar Jaiswal	IT	16/09/1998	01/08/2017	26/02/2019	Male	100000
33	40420703117	Vidit Anand	IT	31/03/2000	01/08/2017	26/02/2019	Male	100000
34	40520703117	HARIOM SINGH	IT	13/10/1998	01/08/2017	26/02/2019	Male	100000
35	40620703117	ROSHAN JHA	IT	02/07/1999	01/08/2017	26/02/2019	Male	100000
36	40720703117	Nasir Jamal	IT	15/08/1998	01/08/2017	26/02/2019	Male	100000
37	40920703117	GAURAV SINGH	IT	13/04/1999	01/08/2017	26/02/2019	Male	100000
38	41020703117	Rajat	IT	14/01/1999	01/08/2017	26/02/2019	Male	100000
39	41220703117	Puskar Raj	IT	25/01/2000	01/08/2017	26/02/2019	Male	100000
40	41420703117	Piyush Nagpal	IT	19/01/1998	01/08/2017	26/02/2019	Male	100000
41	41520703117	Prince kumar singh	IT	12/06/1998	01/08/2017	26/02/2019	Male	100000
42	41720703117	Gautam kumar	IT	12/08/1998	01/08/2017	26/02/2019	Male	100000
43	41820703117	Shubham	IT	17/05/1999	01/08/2017	26/02/2019	Male	100000
44	41920703117	Tarik Anwar	IT	02/03/1999	01/08/2017	26/02/2019	Male	100000
45	42020703117	Ravi raj khiriya	IT	11/11/1998	01/08/2017	26/02/2019	Male	100000
46	42120703117	Rishabh Rai	IT	12/10/1998	01/08/2017	26/02/2019	Male	100000
47	42220703117	shubham baliyan	IT	26/01/1999	01/08/2017	26/02/2019	Male	100000
48	42320703117	osam khatri	IT	17/07/2000	01/08/2017	26/02/2019	Female	100000
49	42420703117	Vikas kumar	IT	11/07/1999	01/08/2017	26/02/2019	Male	100000
50	42520703117	SHASHWAT SHARMA	IT	21/12/1999	01/08/2017	26/02/2019	Male	100000
51	42620703117	Aman Chauhan	IT	06/11/1999	01/08/2017	26/02/2019	Male	100000
52	42720703117	Gaurav Kumar	IT	17/07/1998	01/08/2017	26/02/2019	Male	100000
53	42820703117	Ashok sharma	IT	03/03/1998	01/08/2017	26/02/2019	Male	100000
54	50120703117	Madhav Das Gautam	IT	17/08/1999	01/08/2017	26/02/2019	Male	100000
55	50220703117	Narayan Das Gautam	IT	17/08/1999	01/08/2017	26/02/2019	Male	100000
56	50320703117	ROHIT KUSHWAHA	IT	22/07/1997	01/08/2017	26/02/2019	Male	100000
57	75120703117	Mohammad yasin shiekh	IT	12/09/1998	01/08/2017	26/02/2019	Male	100000
58	40220703117	Deepash Tiwari	IT	02/03/1999	01/08/2017	26/02/2019	Male	100000
59	00120707718	KULDEEP PAL	IT	04/09/1999	01/08/2018	26/02/2019	Male	100000
60	00220707718	PRIYANSHU SINGH	IT	21/07/1999	01/08/2018	26/02/2019	Male	100000
61	00320707718	RAHUL SHARMA	IT	14/05/1997	01/08/2018	26/02/2019	Male	100000
62	00420707718	SANTOSH KUMAR	IT	03/05/1998	01/08/2018	26/02/2019	Male	100000
63	00520707718	YATISH RAWAT	IT	04/04/1999	01/08/2018	26/02/2019	Male	100000
64	40120707718	SIDDHANT KUMAR	IT	12/08/1999	01/08/2018	26/02/2019	Male	100000
65	120703417	AAKASH GAUR	Civil	27/09/1998	01/08/2017	26/02/2019	Male	100000
66	220703417	ABHISHEK KUMAR SONI	Civil	03/11/1999	01/08/2017	26/02/2019	Male	100000
67	320703417	Abhishek Tripathi	Civil	30/06/1998	01/08/2017	26/02/2019	Male	100000
68	420703417	aditya pamdey	Civil	23/02/2000	01/08/2017	26/02/2019	Male	100000
69	520703417	Ajay Kumar Singh	Civil	07/10/1998	01/08/2017	26/02/2019	Male	100000
70	620703417	Aklim	Civil	10/01/1999	01/08/2017	26/02/2019	Male	100000

71	720703417	Amadeep Singh	Civil	18/01/2000	01/08/2017	26/02/2019	Male	100000
72	920703417	Ashish Singh	Civil	30/12/1999	01/08/2017	26/02/2019	Male	100000
73	1020703417	BRAJESH KUMAR	Civil	12/12/1998	01/08/2017	26/02/2019	Male	100000
74	1120703417	Chirag sharma	Civil	23/09/1997	01/08/2017	26/02/2019	Male	100000
75	1220703417	GARIMA	Civil	02/10/1998	01/08/2017	26/02/2019	Female	100000
76	1320703417	Harsh Kumar chandel	Civil	11/11/1998	01/08/2017	26/02/2019	Male	100000
77	1420703417	Harshita Prakash	Civil	12/01/2000	01/08/2017	26/02/2019	Female	100000
78	1520703417	Jaimeet Singh	Civil	03/08/2000	01/08/2017	26/02/2019	Male	100000
79	1620703417	Kaushal Tomar	Civil	09/08/2000	01/08/2017	26/02/2019	Male	100000
80	1720703417	KUWAR ANAND	Civil	31/12/1998	01/08/2017	26/02/2019	Male	100000
81	1820703417	Manisha	Civil	01/01/1999	01/08/2017	26/02/2019	Female	100000
82	1920703417	MANJEET SINGH PAL	Civil	02/12/1996	01/08/2017	26/02/2019	Male	100000
83	2120703417	Navneet meena	Civil	15/03/2000	01/08/2017	26/02/2019	Male	100000
84	2220703417	Paras Pruthi	Civil	15/01/1999	01/08/2017	26/02/2019	Male	100000
85	2320703417	Praharsh Kashyap	Civil	25/05/1999	01/08/2017	26/02/2019	Male	100000
86	2420703417	Prajwal Gautam	Civil	01/04/2000	01/08/2017	26/02/2019	Male	100000
87	2520703417	Prashant tiwari	Civil	02/02/1998	01/08/2017	26/02/2019	Male	100000
88	2620703417	Rachit Negi	Civil	24/02/2000	01/08/2017	26/02/2019	Male	100000
89	2720703416	Neerajchoudhary	Civil	16/05/1998	01/08/2016	26/02/2019	Male	100000
90	2720703417	RAJAN	Civil	19/11/1997	01/08/2017	26/02/2019	Male	100000
91	2820703417	Rakshak Sharma	Civil	17/08/2000	01/08/2017	26/02/2019	Male	100000
92	02920703417	Ram Nath	Civil	02/03/1999	01/08/2017	26/02/2019	male	100000
93	3020703417	Ravi	Civil	08/03/1997	01/08/2017	26/02/2019	Male	100000
94	3120703417	Rishabh Siddhu	Civil	10/05/1999	01/08/2017	26/02/2019	Male	100000
95	3220703417	RISHANT	Civil	15/09/1999	01/08/2017	26/02/2019	Male	100000
96	3320703417	RITHIK SHARMA	Civil	02/04/1999	01/08/2017	26/02/2019	Male	100000
97	3420703417	Rohit	Civil	02/07/1998	01/08/2017	26/02/2019	Male	100000
98	3520703417	Sahil Malik	Civil	23/09/1999	01/08/2017	26/02/2019	Male	100000
99	3620703417	SANJAY KUMAR RAUT	Civil	24/09/1998	01/08/2017	26/02/2019	Male	100000
100	3720703417	SATISH CHANDRA YADAV	Civil	25/11/1997	01/08/2017	26/02/2019	Male	100000
101	3820703417	Shiv Raj Singh	Civil	26/07/1998	01/08/2017	26/02/2019	Male	100000
102	3920703417	Shubham Mandal	Civil	22/12/1999	01/08/2017	26/02/2019	Male	100000
103	4020703417	Suraj Kumar	Civil	27/06/1998	01/08/2017	26/02/2019	Male	100000
104	4120703417	Surya Kant Mishra	Civil	23/08/1999	01/08/2017	26/02/2019	Male	100000
105	4220703417	Ujval	Civil	05/08/1998	01/08/2017	26/02/2019	Male	100000
106	4320703417	VISHAL	Civil	20/05/2000	01/08/2017	26/02/2019	Male	100000
107	40220703417	Mridul Sharma	Civil	04/05/1999	01/08/2017	26/02/2019	Male	100000
108	40320703417	Chandan kumar pandey	Civil	08/09/1999	01/08/2017	26/02/2019	Male	100000
109	40420703417	VISHWA RANJAN	Civil	04/12/1998	01/08/2017	26/02/2019	Male	100000
110	40520703417	Angad kumar bhakta	Civil	25/03/1996	01/08/2017	26/02/2019	Male	100000
111	40620703416	Mukul gaur	Civil	23/10/1998	01/08/2016	26/02/2019	Male	100000
112	40620703417	Samir kumar	Civil	24/01/1998	01/08/2017	26/02/2019	Male	100000

113	40720703417	Ravi Shankar	Civil	17/02/1997	01/08/2017	26/02/2019	Male	100000
114	40820703417	satyam kumar	Civil	03/04/1998	01/08/2017	26/02/2019	Male	100000
115	40920703417	Rishabh	Civil	26/05/1999	01/08/2017	26/02/2019	Male	100000
116	41120703417	RAJAT SHARMA	Civil	21/10/2000	01/08/2017	26/02/2019	Male	100000
117	41220703417	Shivam shukla	Civil	01/11/1998	01/08/2017	26/02/2019	Male	100000
118	41320703417	Mohit Singh	Civil	03/11/1999	01/08/2017	26/02/2019	Male	100000
119	41420703417	Mayank Kumar Singh	Civil	22/07/2000	01/08/2017	26/02/2019	Male	100000
120	50120703417	Ajay Dhiman	Civil	14/08/1998	01/08/2017	26/02/2019	Male	100000
121	50220703417	Manish	Civil	02/08/1996	01/08/2017	26/02/2019	Male	100000
122	50420703417	Rohit yadav	Civil	19/12/1998	01/08/2017	26/02/2019	Male	100000
123	75120703417	Rishav sharma	Civil	07/03/2000	01/08/2017	26/02/2019	Male	100000
124	6220703415	Vishal Ralot		24/07/1995	01/08/2015	26/02/2019	Male	100000
125	00120707918	DEEPAK KUMAR PRASAD	Civil	01/07/1997	01/08/2018	26/02/2019	MALE	100000
126	00220707918	MOHAMMAD DANISH	Civil	25/11/1996	01/08/2018	26/02/2019	MALE	100000
127	00320707918	NAVNEET KUMAR	Civil	30/06/2000	01/08/2018	26/02/2019	MALE	100000
128	00420707918	PRASHANT	Civil	13/08/1998	01/08/2018	26/02/2019	MALE	100000
129	00520707918	VAIBHAV SAXENA	Civil	01/07/1999	01/08/2018	26/02/2019	MALE	100000
130	40120707918	NITIN GUPTA	Civil	09/02/1999	01/08/2018	26/02/2019	MALE	100000
131	120703416	AAKARSHIT KUMAR	Civil	07/07/1998	01/08/2016	26/02/2019	Male	100000
132	120707917	Abhishek	Civil	22/03/1999	01/08/2017	26/02/2019	Male	100000
133	220703416	Abhishek Munday	Civil	18/10/1997	01/08/2016	26/02/2019	Male	100000
134	220707917	Abhishek Pal	Civil	10/04/1998	01/08/2017	26/02/2019	Male	100000
135	320703416	Aman Kumar	Civil	28/05/1997	01/08/2016	26/02/2019	Male	100000
136	320707917	Abhishek Rawal	Civil	25/08/1999	01/08/2017	26/02/2019	Male	100000
137	420703416	AMAR SHARMA	Civil	09/09/1996	01/08/2016	26/02/2019	Male	100000
138	420707917	Amit kumar	Civil	08/10/1997	01/08/2017	26/02/2019	Male	100000
139	520703416	ANUJ SAINI	Civil	06/01/1999	01/08/2016	26/02/2019	Male	100000
140	520707917	PUNEET KUMAR	Civil	05/05/1998	01/08/2017	26/02/2019	Male	100000
141	620703416	Anupam priyam	Civil	31/08/1998	01/08/2016	26/02/2019	Male	100000
142	620707917	RAVI RAJ	Civil	07/10/1993	01/08/2017	26/02/2019	Male	100000
143	720703416	ANURAG PRASAD	Civil	20/10/1996	01/08/2016	26/02/2019	Male	100000
144	820703416	Avinash Kumar	Civil	28/11/1997	01/08/2016	26/02/2019	Male	100000
145	920703416	AVNEET LAHARIYA	Civil	04/12/1997	01/08/2016	26/02/2019	Male	100000
146	1020703416	Veer prasad	Civil	30/03/1996	01/08/2016	26/02/2019	Male	100000
147	1120703416	BHARAT YADAV	Civil	12/07/1997	01/08/2016	26/02/2019	Male	100000
148	1220703416	Brijesh pandey	Civil	29/01/1998	01/08/2016	26/02/2019	Male	100000
149	1320703416	Chanchal	Civil	23/11/1996	01/08/2016	26/02/2019	Male	100000
150	1420703416	Dhirender Singh Bisht	Civil	15/08/1997	01/08/2016	26/02/2019	Male	100000
151	1520703416	FARHAN ALI MANSOORI	Civil	14/09/1997	01/08/2016	26/02/2019	Male	100000
152	1620703416	INDER KUMAR YADAV	Civil	26/06/1998	01/08/2016	26/02/2019	Male	100000
153	01720703416	Jitender Kumar Bisht	Civil	01/01/1998	01/08/2016	26/02/2019	Male	100000

154	1820703416	KAPIL JORWAL	Civil	23/08/1998	01/08/2016	26/02/2019	Male	100000
155	1920703416	Manish Kataria	Civil	22/08/1998	01/08/2016	26/02/2019	Male	100000
156	2020703416	Manjesh kumar gupta	Civil	11/09/1997	01/08/2016	26/02/2019	Male	100000
157	2120703416	Mayank Gupta	Civil	08/04/1998	01/08/2016	26/02/2019	Male	100000
158	2220703416	Md Aftab ansari	Civil	24/03/1999	01/08/2016	26/02/2019	Male	100000
159	2320703416	MD OBAID RUB	Civil	26/12/1997	01/08/2016	26/02/2019	Male	100000
160	2420703416	Mohd Sohail	Civil	13/06/1997	01/08/2016	26/02/2019	Male	100000
161	2520703416	MUKHTAR TANZEEM	Civil	16/09/1997	01/08/2016	26/02/2019	Male	100000
162	2620703416	Navneet singh	Civil	21/11/1998	01/08/2016	26/02/2019	Male	100000
163	2820703416	Nikhil Gautam	Civil	18/11/1997	01/08/2016	26/02/2019	Male	100000
164	2920703416	Ojas Dagar	Civil	12/02/1999	01/08/2016	26/02/2019	Female	100000
165	3020703416	Prakhar sharma	Civil	06/05/1997	01/08/2016	26/02/2019	Male	100000
166	3220703416	RASHID SHAMS	Civil	24/11/1998	01/08/2016	26/02/2019	Male	100000
167	3420703416	Rishik Kumar	Civil	30/04/1999	01/08/2016	26/02/2019	Male	100000
168	3520703416	Ritesh Kumar	Civil	05/07/1998	01/08/2016	26/02/2019	Male	100000
169	3620703416	Rohan	Civil	26/02/1998	01/08/2016	26/02/2019	Male	100000
170	3720703416	ROHIT	Civil	26/10/1997	01/08/2016	26/02/2019	Male	100000
171	3920703416	SANJAY KUMAR MEENA	Civil	25/03/1999	01/08/2016	26/02/2019	Male	100000
172	4020703416	Sarveet Kumar	Civil	20/02/1999	01/08/2016	26/02/2019	Male	100000
173	4120703416	SAURABH KUMAR	Civil	30/04/1997	01/08/2016	26/02/2019	Male	100000
174	4220703416	SHASHANK PRATAP SINGH	Civil	14/06/1998	01/08/2016	26/02/2019	Male	100000
175	4320703416	SHIVAM SHARMA	Civil	30/05/1998	01/08/2016	26/02/2019	Male	100000
176	4420703416	SHORAY SHARMA	Civil	23/06/1998	01/08/2016	26/02/2019	Male	100000
177	4620703416	SONAM DOLKER	Civil	29/12/1994	01/08/2016	26/02/2019	Female	100000
178	4720703416	TARUN CHAUDHARY	Civil	14/04/1999	01/08/2016	26/02/2019	Male	100000
179	4820703416	UJJAWAL AGGARWAL	Civil	22/01/1998	01/08/2016	26/02/2019	Male	100000
180	4920703416	Vipin	Civil	11/04/1998	01/08/2016	26/02/2019	Male	100000
181	5120703416	Vivek agrahari	Civil	15/07/1998	01/08/2016	26/02/2019	Male	100000
182	5220703416	ZIAUL HUDA	Civil	22/08/1996	01/08/2016	26/02/2019	Male	100000
183	20120703416	RAGHAV PANKAJ	Civil	05/01/1998	01/08/2016	26/02/2019	Male	100000
184	40120703416	Bhaskar Kumar	Civil	18/10/1997	01/08/2016	26/02/2019	Male	100000
185	40120707917	Rahul aggarwal	Civil	23/02/1997	01/08/2017	26/02/2019	Male	100000
186	40320703416	Parth ujjwal	Civil	02/01/1998	01/08/2016	26/02/2019	Male	100000
187	40420703416	RAVI KUMAR SINGH	Civil	16/07/1998	01/08/2016	26/02/2019	Male	100000
188	40520703416	Ashish mishra	Civil	20/11/1998	01/08/2016	26/02/2019	Male	100000
189	40720703416	Akash pratap gond	Civil	30/08/1996	01/08/2016	26/02/2019	Male	100000
190	40820703416	Deepak Kumar choudhary	Civil	26/01/1999	01/08/2016	26/02/2019	Male	100000
191	41120703416	Rohit kumar yadav	Civil	10/11/1997	01/08/2016	26/02/2019	Male	100000
192	41220703416	Naveen Kumar Singh	Civil	25/07/1999	01/08/2016	26/02/2019	Male	100000
193	41320703416	Nikhil	Civil	13/02/1998	01/08/2016	26/02/2019	Male	100000
194	41420703416	Sujeet singh	Civil	10/02/1996	01/08/2016	26/02/2019	Male	100000

195	41520703416	BEERU KUMAR YADAV	Civil	01/01/1999	01/08/2016	26/02/2019	Male	100000
196	41620703416	Nadeem ansari	Civil	15/02/1999	01/08/2016	26/02/2019	Male	100000
197	41820703416	Akshay Dhama	Civil	04/07/1997	01/08/2016	26/02/2019	Male	100000
198	41920703416	IMRAN ALI MANSOORI	Civil	07/02/1996	01/08/2016	26/02/2019	Male	100000
199	42220703416	Ankur	Civil	09/10/1998	01/08/2016	26/02/2019	Male	100000
200	120703116	Abhishek Tanwae	IT	18/12/1997	01/08/2016	26/02/2019	Male	100000
201	120707717	AKSHAY ANIKET	IT	21/02/1999	01/08/2017	26/02/2019	Male	100000
202	220703116	Aditya Sharma	IT	01/10/1997	01/08/2016	26/02/2019	Male	100000
203	220707717	Chetan Kumar	IT	05/02/1995	01/08/2017	26/02/2019	Male	100000
204	320703116	Aditya Singh	IT	21/11/1997	01/08/2016	26/02/2019	Male	100000
205	320707717	gaurav kumar	IT	05/09/1996	01/08/2017	26/02/2019	Male	100000
206	420703116	Ahraar Alam	IT	25/09/1997	01/08/2016	26/02/2019	Male	100000
207	420707717	Sunil kumar	IT	15/03/1997	01/08/2017	26/02/2019	Male	100000
208	520703116	Amandeep singh	IT	15/03/1997	01/08/2016	26/02/2019	Male	100000
209	720703116	Ankit Sehrawat	IT	30/03/1998	01/08/2016	26/02/2019	Male	100000
210	820703116	Ankush Kumar Singh	IT	15/03/1998	01/08/2016	26/02/2019	Male	100000
211	920703116	Ankush Rawat	IT	02/05/1997	01/08/2016	26/02/2019	Male	100000
212	1120703116	Ashutosh kumar jha	IT	21/04/1996	01/08/2016	26/02/2019	Male	100000
213	1220703116	AVINASH SHARMA	IT	17/09/1998	01/08/2016	26/02/2019	Male	100000
214	1320703116	Avnish	IT	24/05/1998	01/08/2016	26/02/2019	Male	100000
215	1520703116	DEEPAK MAURYA	IT	21/09/1998	01/08/2016	26/02/2019	Male	100000
216	1620703116	DINESH KUMAR	IT	17/06/1996	01/08/2016	26/02/2019	Male	100000
217	1720703116	Divya Mahendia	IT	10/09/1998	01/08/2016	26/02/2019	Female	100000
218	1820703116	Gautam Kumar	IT	05/07/1998	01/08/2016	26/02/2019	Male	100000
219	2020703116	himanshu	IT	06/04/1998	01/08/2016	26/02/2019	Male	100000
220	2220703116	Jeetin kumar anand	IT	20/03/1998	01/08/2016	26/02/2019	Male	100000
221	2720703116	Maninder Singh	IT	10/06/1997	01/08/2016	26/02/2019	Male	100000
222	3220703116	Prabhunath Kumar	IT	29/01/1999	01/08/2016	26/02/2019	Male	100000
223	3320703116	RAGHAV JUNEJA	IT	02/01/1998	01/08/2016	26/02/2019	Male	100000
224	3420703116	Rahul	IT	30/07/1996	01/08/2016	26/02/2019	Male	100000
225	3620703116	Rajnish	IT	20/12/1995	01/08/2016	26/02/2019	Male	100000
226	3720703116	Rohan saroha	IT	05/07/1998	01/08/2016	26/02/2019	Male	100000
227	3920703116	S.R. Aman	IT	12/01/1999	01/08/2016	26/02/2019	Male	100000
228	4020703116	SACHIN KUMAR	IT	28/03/1998	01/08/2016	26/02/2019	Male	100000
229	4220703116	Salman Khan	IT	01/01/1997	01/08/2016	26/02/2019	Male	100000
230	4520703116	shadab sayeed	IT	01/01/1997	01/08/2016	26/02/2019	Male	100000
231	4620703116	SHASHANK UNIYAL	IT	11/02/1998	01/08/2016	26/02/2019	Male	100000
232	4720703116	Shatakshi Vashishtha	IT	03/10/1996	01/08/2016	26/02/2019	Female	100000
233	4820703116	SIDHARTH BISHT	IT	23/07/1998	01/08/2016	26/02/2019	Male	100000
234	4920703116	Suraj Garg	IT	04/07/1998	01/08/2016	26/02/2019	Male	100000
235	5120703116	UTKARSH MALVIYA	IT	27/09/1999	01/08/2016	26/02/2019	Male	100000
236	5320703116	Vishal meena	IT	28/12/1998	01/08/2016	26/02/2019	Male	100000

237	5420703116	YOGESH KUMAR	IT	12/09/1997	01/08/2016	26/02/2019	Male	100000
238	40120703116	Akshita Agrawal	IT	30/06/1997	01/08/2016	26/02/2019	Female	100000
239	40120707717	Jyotsna	IT	30/09/1996	01/08/2017	26/02/2019	Female	100000
240	40220703116	Rahul	IT	26/08/1997	01/08/2016	26/02/2019	Male	100000
241	40320703116	Sahil madaan	IT	01/09/1997	01/08/2016	26/02/2019	Male	100000
242	40420703116	Atul khatri	IT	07/10/1998	01/08/2016	26/02/2019	Male	100000
243	40520703116	Atif Khan	IT	08/02/1997	01/08/2016	26/02/2019	Male	100000
244	40920703116	NISHA RAWAT	IT	05/04/1998	01/08/2016	26/02/2019	Female	100000
245	41320703116	SURAJ YADAV	IT	11/09/1997	01/08/2016	26/02/2019	Male	100000
246	41720703116	dhruv karan	IT	24/12/1998	01/08/2016	26/02/2019	Male	100000
247	41820703116	shaurabh mishra	IT	02/01/1997	01/08/2016	26/02/2019	Male	100000
248	42020703116	shubham jangid	IT	02/10/1998	01/08/2016	26/02/2019	Male	100000
249	42120703116	Amarjeet	IT	18/02/1997	01/08/2016	26/02/2019	Male	100000
250	50120707717	Subham Das	IT	23-May-98	01/08/2017	26/02/2019	Male	100000
251	120707716	Ashish	IT	02/07/1994	01/08/2016	26/02/2019	Male	100000
252	220703115	Abhimanyu Yadav	IT	12/05/1997	01/08/2015	26/02/2019	Male	100000
253	320703115	Aditya Narayan	IT	30/10/1996	01/08/2015	26/02/2019	Male	100000
254	320707716	Tanya Sharma	IT	08/07/1998	01/08/2016	26/02/2019	Female	100000
255	420703115	AMAN GUPTA	IT	01/05/1997	01/08/2015	26/02/2019	Male	100000
256	420707716	Tejaswini	IT	07/07/1996	01/08/2016	26/02/2019	Female	100000
257	520703115	Animesh Jain	IT	16/01/1996	01/08/2015	26/02/2019	Male	100000
258	520707716	VANDANA	IT	24/07/1995	01/08/2016	26/02/2019	Female	100000
259	620703115	Ankit Kumar	IT	11/12/1997	01/08/2015	26/02/2019	Male	100000
260	620707716	Vikram chand	IT	09/02/1995	01/08/2016	26/02/2019	Male	100000
261	720703115	Ankur Tanwar	IT	05/02/1998	01/08/2015	26/02/2019	Male	100000
262	820703115	Anshu Kumar Gupta	IT	08/08/1996	01/08/2015	26/02/2019	Male	100000
263	920703115	ATUL SHARMA	IT	08/11/1995	01/08/2015	26/02/2019	Male	100000
264	1120703115	Deepak Yadav	IT	30/06/1995	01/08/2015	26/02/2019	Male	100000
265	1320703115	Dhiraj kumar	IT	15/02/1997	01/08/2015	26/02/2019	Male	100000
266	1520703115	HEMANT MALIK	IT	27/08/1996	01/08/2015	26/02/2019	Male	100000
267	1720703115	Himanshu kumar	IT	01/03/1997	01/08/2015	26/02/2019	Male	100000
268	1820703115	Himanshu yadav	IT	23/08/1996	01/08/2015	26/02/2019	Male	100000
269	2120703115	Kanupriya	IT	27/12/1997	01/08/2015	26/02/2019	Female	100000
270	2220703115	Lakshay Piplani	IT	24/08/1997	01/08/2015	26/02/2019	Male	100000
271	02320703115	LALIT KUMAR	IT	01/01/1996	01/08/2015	26/02/2019	Male	100000
272	2620703115	Manoj Kumar	IT	06/01/1997	01/08/2015	26/02/2019	Male	100000
273	2820703115	Manoj yadav	IT	10/06/1995	01/08/2015	26/02/2019	Male	100000
274	3020703115	MONIKA BISHT	IT	26/01/1997	01/08/2015	26/02/2019	Female	100000
275	3120703115	NEELKAMAL CHAUDHARY	IT	01/06/1997	01/08/2015	26/02/2019	Male	100000
276	3220703115	Neeraj	IT	19/12/1995	01/08/2015	26/02/2019	Male	100000
277	3320703115	Nitin	IT	08/04/1997	01/08/2015	26/02/2019	Male	100000
278	3520703115	Prashant Sharma	IT	05/09/1997	01/08/2015	26/02/2019	Male	100000
279	3620703115	Pratibha	IT	02/02/1997	01/08/2015	26/02/2019	Female	100000
280	3820703115	Reena yadav	IT	29/12/1994	01/08/2015	26/02/2019	Female	100000

281	3920703115	Rinku Singh	IT	06/02/1995	01/08/2015	26/02/2019	Male	100000
282	4020703115	rohit kumar	IT	31/10/1995	01/08/2015	26/02/2019	Male	100000
283	4120703115	ROHIT YADAV	IT	01/11/1995	01/08/2015	26/02/2019	Male	100000
284	4220703115	ROHITASH KUMAR SHARMA	IT	20/07/1997	01/08/2015	26/02/2019	Male	100000
285	4320703115	SAHIL SHARMA	IT	11/02/1997	01/08/2015	26/02/2019	Male	100000
286	4420703115	Shreya Kumari	IT	18/03/1997	01/08/2015	26/02/2019	Female	100000
287	4720703115	Sneha Kumari	IT	18/02/1998	01/08/2015	26/02/2019	Female	100000
288	4820703115	Sourav Thakur	IT	25/10/1996	01/08/2015	26/02/2019	Male	100000
289	4920703115	Sumit	IT	21/05/1995	01/08/2015	26/02/2019	Male	100000
290	5020703115	Sushant Garg	IT	15/04/1997	01/08/2015	26/02/2019	Male	100000
291	5120703115	Utkarsh Pandey	IT	25/09/1998	01/08/2015	26/02/2019	Male	100000
292	5220703115	Varsha	IT	02/11/1997	01/08/2015	26/02/2019	Female	100000
293	5320703115	Varsha	IT	21/12/1996	01/08/2015	26/02/2019	Female	100000
294	5420703115	Varun Singh	IT	08/08/1996	01/08/2015	26/02/2019	Male	100000
295	5520703115	Vijay Kumar	IT	14/11/1996	01/08/2015	26/02/2019	Male	100000
296	5620703115	Wilson	IT	21/07/1995	01/08/2015	26/02/2019	Male	100000
297	10120703115	Sweta kumari	IT	10/10/1996	01/08/2015	26/02/2019	Female	100000
298	10220703115	Suraj Singh Rawat	IT	16/08/1997	01/08/2015	26/02/2019	Male	100000
299	10320703115	Abhishek Rai	IT	01/01/1996	01/08/2015	26/02/2019	Male	100000
300	40120703115	ANAND YADAV	IT	05/05/1996	01/08/2015	26/02/2019	Male	100000
301	40120707716	PRADEEP KUMAR	IT	25/05/1994	01/08/2015	26/02/2019	Male	100000
302	40220703115	Aditya kaushik	IT	10/07/1997	01/08/2015	26/02/2019	Male	100000
303	40220707716	MOHIT VERMA	IT	05/08/1996	01/08/2016	26/02/2019	Male	100000
304	40420703115	Manish Kumar	IT	27/12/1996	01/08/2015	26/02/2019	Male	100000
305	40520703115	Aditya Singh	IT	06/09/1997	01/08/2015	26/02/2019	Male	100000
306	40620703115	Aniket Tomar	IT	21/05/1996	01/08/2015	26/02/2019	Male	100000
307	40720703115	Mukul Singhal	IT	11/09/1998	01/08/2015	26/02/2019	Male	100000
308	40920703115	Deepak kumar	IT	13/05/1996	01/08/2015	26/02/2019	Male	100000
309	41020703115	Paras Dabas	IT	26/03/1998	01/08/2015	26/02/2019	Male	100000
310	41220703115	Ankit pal	IT	16/12/1997	01/08/2015	26/02/2019	Male	100000
311	41520703115	AKASH YADAV	IT	04/10/1997	01/08/2015	26/02/2019	Male	100000
312	41620703115	Kritika garg	IT	07/09/1996	01/08/2015	26/02/2019	Female	100000
313	41820703115	ANKUSH KUMAR	IT	15/03/1997	01/08/2015	26/02/2019	Male	100000
314	120703415	Abdul Gaffur	Civil	28/07/1994	01/08/2015	26/02/2019	Male	100000
315	120707916	AMIT KUMAR RAI	Civil	12/07/1998	01/08/2016	26/02/2019	Male	100000
316	220703415	Abdullah Khalid	Civil	29/04/1996	01/08/2015	26/02/2019	Male	100000
317	220707916	Dilip Chaudhary	Civil	24/07/1997	01/08/2016	26/02/2019	Male	100000
318	320703415	Aditya Kumar	Civil	01/05/1995	01/08/2015	26/02/2019	Male	100000
319	320707916	KAPIL KASANA	Civil	01/12/1996	01/08/2016	26/02/2019	Male	100000
320	420707916	MOHIT KUMAR	Civil	01/08/1996	01/08/2016	26/02/2019	Male	100000
321	520703415	Ajay Kumar	Civil	28/08/1997	01/08/2015	26/02/2019	Male	100000
322	520707916	PRABHAKAR JHA	Civil	01/04/1997	01/08/2016	26/02/2019	Male	100000
323	620703415	Amit shukla	Civil	27/11/1997	01/08/2015	26/02/2019	Male	100000
324	620707916	UMAR IQBAL	Civil	12/10/1996	01/08/2016	26/02/2019	Male	100000

325	720703415	ANIL KUMAR	Civil	29/08/1997	01/08/2015	26/02/2019	Male	100000
326	920703415	Anubhav Bhardwaj	Civil	09/10/1996	01/08/2015	26/02/2019	Male	100000
327	1020703415	Anurag Bhardwaj	Civil	20/08/1996	01/08/2015	26/02/2019	Male	100000
328	1120703415	Ashutosh	Civil	25/12/1995	01/08/2015	26/02/2019	Male	100000
329	1220703415	ASHUTOSH KUMAR JHA	Civil	18/11/1998	01/08/2015	26/02/2019	Male	100000
330	1320703415	Ayush	Civil	04/07/1996	01/08/2015	26/02/2019	Male	100000
331	1420703415	CHITRANJAN MEENA	Civil	26/01/1996	01/08/2015	26/02/2019	Male	100000
332	1620703415	DEVESH GARG	Civil	24/07/1997	01/08/2015	26/02/2019	Male	100000
333	1720703415	Divij Joshi	Civil	06/04/1997	01/08/2015	26/02/2019	Male	100000
334	1820703415	GAUTAM KUMAR	Civil	07/02/1997	01/08/2015	26/02/2019	Male	100000
335	2020703415	Himanshu Gaurav	Civil	08/03/1997	01/08/2015	26/02/2019	Male	100000
336	2220703415	JAVED HUSSAIN	Civil	11/03/1996	01/08/2015	26/02/2019	Male	100000
337	2320703415	Jawala Prasad Meena	Civil	15/02/1998	01/08/2015	26/02/2019	Male	100000
338	2420703415	KRISHNA KUMAR SHARMA	Civil	31/08/1996	01/08/2015	26/02/2019	Male	100000
339	2520703415	KSHITIJ KUMAR GHOSHIT	Civil	04/07/1997	01/08/2015	26/02/2019	Male	100000
340	2720703415	MAYANK	Civil	26/01/1998	01/08/2015	26/02/2019	Male	100000
341	2820703415	Naveen Kumar Yadav	Civil	25/01/1995	01/08/2015	26/02/2019	Male	100000
342	2920703415	naveen raj shrivastav	Civil	20/10/1997	01/08/2015	26/02/2019	Male	100000
343	3020703415	Neeraj kumar	Civil	07/12/1995	01/08/2015	26/02/2019	Male	100000
344	3120703415	Neeraj Kumar Sharma	Civil	02/02/1998	01/08/2015	26/02/2019	Male	100000
345	3220703415	Nikhil	Civil	04/06/1997	01/08/2015	26/02/2019	Male	100000
346	3420703415	Nishant Bhickta	Civil	28/10/1996	01/08/2015	26/02/2019	Male	100000
347	3520703415	PAWAN KUMAR	Civil	20/05/1997	01/08/2015	26/02/2019	Male	100000
348	3620703415	PIYUSH KUMAR PANDEY	Civil	01/01/1998	01/08/2015	26/02/2019	Male	100000
349	3720703415	PREM SAGAR GUPTA	Civil	16/10/1997	01/08/2015	26/02/2019	Male	100000
350	4020703415	Rahul thakur	Civil	20/11/1997	01/08/2015	26/02/2019	Male	100000
351	4120703415	Rakesh sheshma	Civil	20/08/1995	01/08/2015	26/02/2019	Male	100000
352	4220703415	RAM KUMAR	Civil	07/03/1997	01/08/2015	26/02/2019	Male	100000
353	4320703415	Ravi Shankar Thakur	Civil	19/11/1996	01/08/2015	26/02/2019	Male	100000
354	4420703415	Rohit Mehra	Civil	19/03/1997	01/08/2015	26/02/2019	Male	100000
355	4520703415	SACHIN KHOSHU	Civil	06/08/1997	01/08/2015	26/02/2019	Male	100000
356	4620703415	Sagheer Ahmad	Civil	17/08/1996	01/08/2015	26/02/2019	Male	100000
357	4720703415	Sahil Arora	Civil	02/10/1997	01/08/2015	26/02/2019	Male	100000
358	4820703415	SANDEEP MEENA	Civil	20/03/1998	01/08/2015	26/02/2019	Male	100000
359	4920703415	Sarvre aazam	Civil	15/08/1994	01/08/2015	26/02/2019	Male	100000
360	5020703415	MD SHAHZAD SAIFI	Civil	16/08/1993	01/08/2015	26/02/2019	Male	100000
361	5120703415	Shekhar Singh	Civil	01/07/1996	01/08/2015	26/02/2019	Male	100000
362	5220703415	Somnath Pathak	Civil	27/11/1996	01/08/2015	26/02/2019	Male	100000
363	5320703415	SUDEEP NIGAM	Civil	15/12/1996	01/08/2015	26/02/2019	Male	100000
364	5520703415	THARMESH	Civil	10/07/1996	01/08/2015	26/02/2019	Male	100000

365	5720703415	Utkarsh Sharma	Civil	08/07/1996	01/08/2015	26/02/2019	Male	100000
366	5920703415	VIKRAM KUMAR MEENA	Civil	20/11/1995	01/08/2015	26/02/2019	Male	100000
367	6020703415	Vishal	Civil	10/11/1995	01/08/2015	26/02/2019	Male	100000
368	6120703415	Vishal Pundir	Civil	06/12/1996	01/08/2015	26/02/2019	Male	100000
369	6320703415	Vishwambher Bareja	Civil	24/11/1996	01/08/2015	26/02/2019	Male	100000
370	6420703415	VIVEK KUMAR	Civil	05/06/1996	01/08/2015	26/02/2019	Male	100000
371	10120703415	Ankit kumar	Civil	03/12/1997	01/08/2015	26/02/2019	Male	100000
372	10220703415	Ashwani kumar	Civil	21/01/1997	01/08/2015	26/02/2019	Male	100000
373	10320703415	Pankaj Kumar	Civil	10/02/1997	01/08/2015	26/02/2019	Male	100000
374	40120703415	Abhishek Garg	Civil	07/10/1997	01/08/2015	26/02/2019	Male	100000
375	40120707916	ANKIT	Civil	30/07/1997	01/08/2016	26/02/2019	Male	100000
376	40220707916	Pramod.	Civil	31/12/1995	01/08/2016	26/02/2019	Male	100000
377	40320703415	PRERAK CHATURVEDI	Civil	23/10/1996	01/08/2015	26/02/2019	Male	100000
378	40420703415	HIMANSHU	Civil	27/04/1997	01/08/2015	26/02/2019	Male	100000
379	40520703415	Syed Ali Yasa	Civil	01/04/1995	01/08/2015	26/02/2019	Male	100000
380	40620703415	Akshansh dabas	Civil	01/10/1997	01/08/2015	26/02/2019	Male	100000
381	40720703415	Abhishek	Civil	04/07/1995	01/08/2015	26/02/2019	Male	100000
382	40820703415	Govind	Civil	01/04/1998	01/08/2015	26/02/2019	Male	100000
383	40920703415	Ajay Kumar Giri	Civil	12/08/1996	01/08/2015	26/02/2019	Male	100000
384	41020703415	Rajnish Khatri	Civil	14/12/1995	01/08/2015	26/02/2019	Male	100000
385	60020703415	Dinesh solanki	Civil	02/01/1997	01/08/2015	26/02/2019	Male	100000
386	220705615	Aanchal Gupta	Environment	03/12/1995	01/08/2015	26/02/2019	Female	100000
387	620705615	AYUSHMAN BHATTACHARYA	Environment	02/01/1998	01/08/2015	26/02/2019	Male	100000
388	1020705615	Mayank goyal	Environment	06/11/1996	01/08/2015	26/02/2019	Male	100000
389	1120705615	Sanjay Kumar Koli	Environment	22/07/1997	01/08/2015	26/02/2019	Male	100000
390	1220705615	Sanyukt Singh Gehlot	Environment	28/09/1996	01/08/2015	26/02/2019	Male	100000
391	1420705615	TANYA SHARMA	Environment	30/01/1996	01/08/2015	26/02/2019	Female	100000
392	40120705615	Rishank	Environment	24/03/1996	01/08/2015	26/02/2019	Male	100000
393	40320705615	Shruti Geeta Rani	Environment	24/02/1997	01/08/2015	26/02/2019	Female	100000
394	40420705615	Anish kumar Gupta	Environment	09/05/1997	01/08/2015	26/02/2019	Male	100000
395	40520705615	Harsh Dabas	Environment	18/10/1996	01/08/2015	26/02/2019	Male	100000
396	40620705615	Dinesh saini	Environment	16/05/1997	01/08/2015	26/02/2019	Male	100000
397	40820705615	Priyanshi Raturi	Environment	20/04/1997	01/08/2015	26/02/2019	Female	100000
398	40920705615	Arvind kumar	Environment	07/05/1996	01/08/2015	26/02/2019	Male	100000
399	41020705615	Aakash mishra	Environment	02/04/1997	01/08/2015	26/02/2019	Male	100000
400	41220705615	Himanshu	Environment	21/02/1998	01/08/2015	26/02/2019	Male	100000
401	41320705615	Sachin Sehrawat	Environment	05/10/1995	01/08/2015	26/02/2019	Male	100000
402	41420705615	Shivani Gupta	Environment	20/07/1997	01/08/2015	26/02/2019	Female	100000
403	41520705615	Pratiksha Pathak	Environment	09/07/1996	01/08/2015	26/02/2019	Female	100000
404	41820705615	SADDAM HUSAIN	Environment	15/01/1996	01/08/2015	26/02/2019	Male	100000
405	42020705615	SUMIT KUMAR	Environment	25/09/1997	01/08/2015	26/02/2019	Male	100000
406	42120705615	Aakash doolya	Environment	01/07/1996	01/08/2015	26/02/2019	Male	100000
407	42220705615	UMA SHANKER	Environment	24/03/1996	01/08/2015	26/02/2019	Male	100000

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408	00120703118	ABHINAV GAUR	BTECH(IT)	27/09/1999	01/08/2018	26/02/2019	MALE	100000
409	00220703118	ABHINAV PASSI	BTECH(IT)	24/06/2000	01/08/2018	26/02/2019	MALE	100000
410	00320703118	AKASH CHOUDHARY	BTECH(IT)	20/08/1999	01/08/2018	26/02/2019	MALE	100000
411	00420703118	ALTAMAS AHMED	BTECH(IT)	18/11/1999	01/08/2018	26/02/2019	MALE	100000
412	00520703118	AMIT SUNEJA	BTECH(IT)	24/04/2000	01/08/2018	26/02/2019	MALE	100000
413	00620703118	AMITABH KUMAR	BTECH(IT)	11/10/2001	01/08/2018	26/02/2019	MALE	100000
414	00720703118	ANJALI SAHRAWAT	BTECH(IT)	14/10/2000	01/08/2018	26/02/2019	FEMALE	100000
415	00920703118	ARJIT GUPTA	BTECH(IT)	06/10/2000	01/08/2018	26/02/2019	MALE	100000
416	01020703118	ARVIND KUMAR SINGH	BTECH(IT)	28/05/1999	01/08/2018	26/02/2019	MALE	100000
417	01120703118	DHRUV KHATANA	BTECH(IT)	29/09/2000	01/08/2018	26/02/2019	MALE	100000
418	01220703118	DIVYANSU	BTECH(IT)	28/03/2000	01/08/2018	26/02/2019	MALE	100000
419	01320703118	GAGAN SHARMA	BTECH(IT)	31/03/2000	01/08/2018	26/02/2019	MALE	100000
420	01420703118	HARSH TYAGI	BTECH(IT)	04/03/2000	01/08/2018	26/02/2019	MALE	100000
421	01520703118	HITESH KUMAR MEENA	BTECH(IT)	06/03/2000	01/08/2018	26/02/2019	MALE	100000
422	01620703118	ISHANT CHAHAR	BTECH(IT)	08/04/2000	01/08/2018	26/02/2019	MALE	100000
423	01720703118	JAISAL	BTECH(IT)	03/11/2000	01/08/2018	26/02/2019	MALE	100000
424	01820703118	KANTESH	BTECH(IT)	07/07/1999	01/08/2018	26/02/2019	MALE	100000
425	01920703118	MUKUND JANGRA	BTECH(IT)	12/08/1999	01/08/2018	26/02/2019	MALE	100000
426	02020703118	NISHANT BAINSLA	BTECH(IT)	15/12/1999	01/08/2018	26/02/2019	MALE	100000
427	02120703118	PRAKHAR OMAR	BTECH(IT)	21/11/2000	01/08/2018	26/02/2019	MALE	100000
428	02220703118	RITHIK	BTECH(IT)	13/06/2000	01/08/2018	26/02/2019	MALE	100000
429	02320703118	SATYARTH YADAV	BTECH(IT)	15/10/2000	01/08/2018	26/02/2019	MALE	100000
430	02420703118	SHAURABH MISHRA	BTECH(IT)	30/03/2001	01/08/2018	26/02/2019	MALE	100000
431	02520703118	SHIVANI	BTECH(IT)	15/09/1998	01/08/2018	26/02/2019	MALE	100000
432	02620703118	SHUBHAM YADAV	BTECH(IT)	30/09/2000	01/08/2018	26/02/2019	MALE	100000
433	02720703118	SIDDHANT SINGH	BTECH(IT)	21/02/2000	01/08/2018	26/02/2019	MALE	100000
434	02820703118	SONU AMBEDKAR	BTECH(IT)	10/04/2000	01/08/2018	26/02/2019	MALE	100000
435	02920703118	SYED NAYAB ALI	BTECH(IT)	28/10/2000	01/08/2018	26/02/2019	MALE	100000
436	03020703118	VIKAS KUMAR	BTECH(IT)	11/07/1999	01/08/2018	26/02/2019	MALE	100000
437	03120703118	VISHAL KUMAR MAURYA	BTECH(IT)	15/08/1998	01/08/2018	26/02/2019	MALE	100000
438	03220703118	YASHI SHARMA	BTECH(IT)	26/11/1999	01/08/2018	26/02/2019	FEMALE	100000
439	40120703118	ANAND BHARTI	BTECH(IT)	19/01/2000	01/08/2018	26/02/2019	MALE	100000
440	40320703118	SHRESHTHA SRIVASTAV	BTECH(IT)	04/04/2001	01/08/2018	26/02/2019	MALE	100000
441	40420703118	ROHIT JHA	BTECH(IT)	14/10/2000	01/08/2018	26/02/2019	MALE	100000
442	40520703118	TAPAN KUMAR	BTECH(IT)	10/03/2000	01/08/2018	26/02/2019	MALE	100000
443	40620703118	SIDHARTH SINGH	BTECH(IT)	09/06/2001	01/08/2018	26/02/2019	MALE	100000
444	40720703118	RISHABH KAUSHIK	BTECH(IT)	16/08/1999	01/08/2018	26/02/2019	MALE	100000
445	40820703118	MD SARFRAZ ALAM MD MAHMOOD ALAM	BTECH(IT)	12/01/1999	01/08/2018	26/02/2019	MALE	100000
446	40920703118	SHIV SHAKTI TIWARI	BTECH(IT)	09/05/1999	01/08/2018	26/02/2019	MALE	100000

447	41020703118	RAJKUMR VARSHNEY	BTECH(IT)	15/09/1999	01/08/2018	26/02/2019	MALE	100000
448	41120703118	POORVI THAKUR	BTECH(IT)	04/09/1999	01/08/2018	26/02/2019	FEMALE	100000
449	41220703118	AMREEK MINOCHA	BTECH(IT)	08/04/2001	01/08/2018	26/02/2019	MALE	100000
450	41320703118	YOGESH	BTECH(IT)	20/12/2000	01/08/2018	26/02/2019	MALE	100000
451	41420703118	PRERNA MISHRA	BTECH(IT)	20/08/1999	01/08/2018	26/02/2019	FEMALE	100000
452	41520703118	SHIVAKANT YADAV	BTECH(IT)	09/11/1998	01/08/2018	26/02/2019	MALE	100000
453	41620703118	YUGAM PARASHAR	BTECH(IT)	07/04/1999	01/08/2018	26/02/2019	MALE	100000
454	41720703118	PRIYA CHATURVEDI	BTECH(IT)	23/07/2000	01/08/2018	26/02/2019	FEMALE	100000
455	41920703118	VIDHI SHARMA	BTECH(IT)	14/04/2000	01/08/2018	26/02/2019	FEMALE	100000
456	42020703118	SHUBH MISHRA	BTECH(IT)	28/03/2000	01/08/2018	26/02/2019	MALE	100000
457	42120703118	VIVEK	BTECH(IT)	23/09/2000	01/08/2018	26/02/2019	MALE	100000
458	42220703118	ANUJ SINGH	BTECH(IT)	27/07/1999	01/08/2018	26/02/2019	MALE	100000
459	42320703118	MAYANK SALAL	BTECH(IT)	09/09/1999	01/08/2018	26/02/2019	MALE	100000
460	42420703118	SAHAstra KISHORE	BTECH(IT)	11/07/2001	01/08/2018	26/02/2019	MALE	100000
461	42520703118	ABHINEY	BTECH(IT)	27/09/2000	01/08/2018	26/02/2019	MALE	100000
462	42620703118	RIDDHI SINGH	BTECH(IT)	11/12/2000	01/08/2018	26/02/2019	FEMALE	100000
463	42720703118	VIKAS KUMAR MISHRA	BTECH(IT)	08/09/2000	01/08/2018	26/02/2019	MALE	100000
464	42820703118	AKSHAY KUMAR	BTECH(IT)	10/05/2001	01/08/2018	26/02/2019	MALE	100000
465	42920703118	HIMANSHU PANDEY	BTECH(IT)	10/11/1999	01/08/2018	26/02/2019	MALE	100000
466	43020703118	ROHIT SHARMA	BTECH(IT)	12/03/2001	01/08/2018	26/02/2019	MALE	100000
467	00120703418	ABHISHEK YADAV	CIVIL	15/09/2001	01/08/2018	26/02/2019	MALE	100000
468	00220703418	ADARSH KUMAR PATHAK	CIVIL	20/02/2001	01/08/2018	26/02/2019	MALE	100000
469	00320703418	ADITYA PANDEY	CIVIL	03/03/2001	01/08/2018	26/02/2019	MALE	100000
470	00420703418	ADITYA PRATAP SINGH	CIVIL	01/09/2000	01/08/2018	26/02/2019	MALE	100000
471	00520703418	AKASH DEEP	CIVIL	02/03/2000	01/08/2018	26/02/2019	MALE	100000
472	00620703418	ALOK KUMAR	CIVIL	12/03/2000	01/08/2018	26/02/2019	MALE	100000
473	00720703418	AMAN KUMAR	CIVIL	20/09/1999	01/08/2018	26/02/2019	MALE	100000
474	00820703418	AMIT KUMAR	CIVIL	03/05/2000	01/08/2018	26/02/2019	MALE	100000
475	00920703418	ANANT NATH JHA	CIVIL	22/10/1999	01/08/2018	26/02/2019	MALE	100000
476	01020703418	ANKIT KUAMR	CIVIL	24/09/1999	01/08/2018	26/02/2019	MALE	100000
477	01120703418	ANKIT KUMAR	CIVIL	26/12/2000	01/08/2018	26/02/2019	MALE	100000
478	01220703418	ANKIT LOHIA	CIVIL	15/01/2000	01/08/2018	26/02/2019	MALE	100000
479	01320703418	ASHISH KRISHNA	CIVIL	11/02/2000	01/08/2018	26/02/2019	MALE	100000
480	01420703418	ASHISH KUMAR CHAURASIA	CIVIL	30/08/1999	01/08/2018	26/02/2019	MALE	100000
481	01520703418	BHARTI MINA	CIVIL	12/01/2002	01/08/2018	26/02/2019	FEMALE	100000
482	01720703418	DEEPANSHU WADHWA	CIVIL	14/09/2000	01/08/2018	26/02/2019	MALE	100000
483	01820703418	DEVENDER KUMAR MEENA	CIVIL	28/07/2001	01/08/2018	26/02/2019	MALE	100000
484	01920703418	DHRUV KUMAR	CIVIL	05/10/2000	01/08/2018	26/02/2019	MALE	100000
485	02020703418	HRITIK KAUSHIK	CIVIL	15/06/2001	01/08/2018	26/02/2019	MALE	100000

486	02120703418	MOHAMAD NAZIR SAIFI	CIVIL	04/03/2000	01/08/2018	26/02/2019	MALE	100000
487	02220703418	NAVEEN KUMAR	CIVIL	30/10/2000	01/08/2018	26/02/2019	MALE	100000
488	02320703418	NITISH KUMAR	CIVIL	04/08/2000	01/08/2018	26/02/2019	MALE	100000
489	02420703418	PARVEEN KARAN	CIVIL	05/03/2001	01/08/2018	26/02/2019	MALE	100000
490	02520703418	PRAKASH CHAND	CIVIL	19/07/2000	01/08/2018	26/02/2019	MALE	100000
491	02620703418	PRANSHU KATARIA	CIVIL	01/09/2000	01/08/2018	26/02/2019	MALE	100000
492	02720703418	PRAVEEN NEGI	CIVIL	21/11/1999	01/08/2018	26/02/2019	MALE	100000
493	02820703418	PRERNA	CIVIL	30/12/1999	01/08/2018	26/02/2019	FEMALE	100000
494	02920703418	RAHUL KUMAR	CIVIL	06/02/2000	01/08/2018	26/02/2019	MALE	100000
495	03020703418	RAJEEV KUMAR YADAV	CIVIL	28/10/2001	01/08/2018	26/02/2019	MALE	100000
496	03120703418	RAJESH KUMAR	CIVIL	20/12/1998	01/08/2018	26/02/2019	MALE	100000
497	03220703418	RISHABH JHA	CIVIL	24/07/1999	01/08/2018	26/02/2019	MALE	100000
498	03320703418	ROHIT KATIYAR	CIVIL	11/05/1999	01/08/2018	26/02/2019	MALE	100000
499	03420703418	SAGAR SINGH GARIYA	CIVIL	05/02/1999	01/08/2018	26/02/2019	MALE	100000
500	03520703418	SARVESH KUMAR RAWAT	CIVIL	16/03/2001	01/08/2018	26/02/2019	MALE	100000
501	03620703418	SHIVAM	CIVIL	28/01/2001	01/08/2018	26/02/2019	MALE	100000
502	03720703418	SHORYA DHARIWAL	CIVIL	04/11/2001	01/08/2018	26/02/2019	MALE	100000
503	03820703418	SHUBHAM YADAV	CIVIL	31/07/2000	01/08/2018	26/02/2019	MALE	100000
504	03920703418	SHUSHANT KUMAR	CIVIL	05/02/2001	01/08/2018	26/02/2019	MALE	100000
505	04020703418	SURAJ GAUTAM	CIVIL	14/03/2001	01/08/2018	26/02/2019	MALE	100000
506	04120703418	VAIBHAV MISHRA	CIVIL	27/08/1999	01/08/2018	26/02/2019	MALE	100000
507	04220703418	VARUN BHASIN	CIVIL	20/09/2000	01/08/2018	26/02/2019	MALE	100000
508	04320703418	VINAY KUMAR	CIVIL	31/08/1998	01/08/2018	26/02/2019	MALE	100000
509	04420703418	VIVEK KUMAR	CIVIL	06/08/2000	01/08/2018	26/02/2019	MALE	100000
510	40120703418	KUNAL KAUSHIK	CIVIL	28/04/2001	01/08/2018	26/02/2019	MALE	100000
511	40220703418	ROOPAK PANDEY	CIVIL	20/04/2000	01/08/2018	26/02/2019	MALE	100000
512	40320703418	BHANU PRATAP SINGH	CIVIL	13/02/2000	01/08/2018	26/02/2019	MALE	100000
513	40420703418	PRAKSHI JHA	CIVIL	31/03/2001	01/08/2018	26/02/2019	FEMALE	100000
514	40520703418	NITIN	CIVIL	28/06/2000	01/08/2018	26/02/2019	MALE	100000
515	40620703418	SHUBHAM	CIVIL	14/01/2000	01/08/2018	26/02/2019	MALE	100000
516	40720703418	YOGESH KUMAR	CIVIL	08/04/1999	01/08/2018	26/02/2019	MALE	100000
517	40820703418	RITIK KUMAR	CIVIL	13/11/2001	01/08/2018	26/02/2019	MALE	100000
518	40920703418	SONU KUMAR SAHU	CIVIL	05/04/2000	01/08/2018	26/02/2019	MALE	100000
519	41020703418	MITUL PILANIA	CIVIL	26/09/1999	01/08/2018	26/02/2019	MALE	100000
520	41120703418	HIMANSHU KUMAR	CIVIL	04/04/2000	01/08/2018	26/02/2019	MALE	100000
521	41220703418	HARSHIT PANT	CIVIL	31/01/2000	01/08/2018	26/02/2019	MALE	100000
522	41320703418	VISHAL SANA	CIVIL	24/08/1997	01/08/2018	26/02/2019	MALE	100000
523	41420703418	SUMIT ARYA	CIVIL	31/05/2000	01/08/2018	26/02/2019	MALE	100000
524	41620703418	SAKET JHA	CIVIL	17/12/1999	01/08/2018	26/02/2019	MALE	100000
525	41720703418	HITESH SAIN	CIVIL	15/12/2000	01/08/2018	26/02/2019	MALE	100000

Group Accident Suraksha

Part II of Policy

Section 1. Interpretations & Definitions

The terms defined below have the meaning ascribed to them wherever they appear in this Policy and, where appropriate, references to the singular include references to the plural, references to male include female and references to any statutory enactment include subsequent changes, replacements or amendments to the same:

Accident: An accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.

Accumulation limit means the amount stated in the Schedule which represents Our maximum liability for all claims under any and all benefits from all Insured Persons arising from the same [accident, event or occurrence or series of related accidents, events or occurrences] AND/OR [location], and if at any time the total value of unpaid claims would, if paid, result in the Accumulation Limit being exceeded (even if the Sum Insured is not) then the individual benefits attributable to those outstanding claims shall be reduced pro rata as necessary to ensure that the Accumulation Limit is not exceeded.

Act of God Perils means and includes lightening, storm, tempest, flood, inundation, subsidence, landslide, earthquake, cyclone, tsunami, volcano and other similar calamities.

Age or Aged means age as on last birthday.

Aggregate limit means the amount stated in the Schedule which represents Our maximum liability for any and all claims made by all Insured Persons under any and all benefits, and if at any time the total value of unpaid claims would if paid, result in the Aggregate Limit being exceeded, the individual benefits attributable to those outstanding claims shall be reduced pro rata as necessary to ensure that the Aggregate Limit is not exceeded.

Alternative Treatments or AYUSH are forms of treatments other than treatment of "Allopathy" or "modern medicine" and includes Ayurveda, Unani, Sidha and Homeopathy in the Indian context.

Ambulance means a road vehicle operated by a licensed/ authorized service provider and equipped for the transport and paramedical treatment of persons requiring medical attention.

Annexure means the document attached and marked as Annexure to this Policy.

Any One Illness: Any one illness means continuous period of illness and includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment was taken.

Cashless facility: Cashless facility means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization is approved.

Claim means a demand made by Insured Person or nominee in accordance with the terms and conditions of the Policy for payment under any of the covers (including Extension covers) under the Policy.

Condition Precedent: Condition Precedent means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

Congenital Anomaly: Congenital Anomaly means a condition which is present since birth, and which is abnormal with reference to form, structure or position.

a) **Internal Congenital Anomaly**

Congenital_anomaly which is not in the visible and accessible parts of the body.

b) **External Congenital Anomaly**

Congenital anomaly_which is in the visible and accessible parts of the body

Co-Payment: Co-payment means a cost sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured.

Certificate of Insurance means the certificate issued by Us to the insured person confirming the coverage under the Policy.

Day Care Centre: A day care centre means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner and must comply with all minimum criteria as under:-

- i) has qualified nursing staff under its employment;
- ii) has qualified medical practitioner/s in charge;
- iii) has fully equipped operation theatre of its own where surgical procedures are carried out;
- iv) maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.

Day Care Treatment: Day care treatment means medical treatment, and/or *surgical procedure* which is:

- i. undertaken under General or Local Anaesthesia in a *hospital/day care centre* in less than 24 hrs because of technological advancement, and
- ii. which would have otherwise required hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

Deductible: Deductible means a cost sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.

Diagnostic Tests: Investigations, such as X-Ray or blood tests, to find the cause of the Insured Person's symptoms and medical condition.

Dental Treatment: Dental treatment means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.

Disclosure to information norm: The policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.

Domiciliary Hospitalization: Domiciliary hospitalization means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a *hospital* but is actually taken while confined at home under any of the following circumstances:

- i) the condition of the patient is such that he/she is not in a condition to be removed to a hospital, or
- ii) the patient takes treatment at home on account of non-availability of room in a hospital.

Emergency means a severe illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a Medical Practitioner to prevent death or serious long term impairment of the Insured Person's health.

Emergency Care: Emergency care means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a *medical practitioner* to prevent death or serious long term impairment of the insured person's health.

Grace Period: Grace period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.

Hospital: A hospital means any institution established for *in-patient care* and *day care treatment* of illness and / or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said act Or complies with all minimum criteria as under:

- i) Has qualified nursing staff under its employment round the clock;
- ii) has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- iii) has qualified medical practitioner(s) in charge round the clock;
- iv) has a fully equipped operation theatre of its own where surgical procedures are carried out;
- v) maintains daily records of patients and makes these accessible to the insurance company's authorized personnel:

Only for the purposes of any claim or treatment permitted to be made or taken outside India in accordance with Section 3.16, **Hospital (outside India)** means an institution (including nursing homes) established outside India for indoor medical care and treatment of illness and/or Injuries which has been registered and licensed as such with the appropriate local or other authorities in the relevant area, wherever applicable, and is under the constant supervision of a medical practitioner. The term Hospital shall not include a clinic, rest home, or convalescent home for the addicted, detoxification centre, sanatorium, and old age home.

Hospitalization means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

Individual Policy means a policy named as an Individual Policy in the Policy Schedule in terms of which only one person is named in the Policy Schedule as the Insured Person.

Illness: Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

(a) Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery

(b) Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:

1. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
2. it needs ongoing or long-term control or relief of symptoms
3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
4. it continues indefinitely
5. it recurs or is likely to recur

IRDAI means the Insurance Regulatory and Development Authority of India.

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

Inpatient Care: Inpatient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

Intensive Care Unit: Intensive care unit means an identified section, ward or wing of a *hospital* which is under the constant supervision of a dedicated *medical practitioner(s)*, and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

Insured Person means the person(s) named in the Policy Schedule/ Certificate of Insurance who are covered under this Policy and in respect of whom the appropriate premium has been received.

ICU Charges: ICU (Intensive Care Unit) Charges means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.

Maternity expenses: Maternity expenses means:

- a) medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization);
- b) expenses towards lawful medical termination of pregnancy during the policy period.

Medical Advice: Medical Advice means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

Medical Expenses: Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Illness or 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.

Medical Practitioner: Medical Practitioner means 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 setup by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of licence.

Medically Necessary Treatment: Medically necessary treatment means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:

- i) is required for the medical management of the illness or injury suffered by the insured;
- ii) must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- iii) must have been prescribed by a *medical practitioner*;
- iv) must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

Network Provider: Network Provider means hospitals enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility.

Nominee is the person selected by the Policyholder/Insured Person to receive the benefit in case of Death of the Insured Person, thus giving a valid discharge to the insurer on settlement of claim under an Insurance Policy.

Notification of Claim: Notification of claim means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

Non-Network Provider: Non-Network means any hospital, day care centre or other provider that is not part of the network.

OPD treatment: OPD treatment means the one in which the Insured visits a clinic/ hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.

Policy means this Policy document, any annexures thereto and the Policy Schedule including endorsements, if any.

Policy Inception Date means the Policy Start Date of the first Policy with Us, as specified in the Policy Schedule, and renewed with Us continuously thereafter.

Policy Start Date means the start date of the Policy as specified in the Policy Schedule.

Policy Expiry Date means the date on which the Policy expires as specified in the Policy Schedule.

Policy Period means the period between the Policy Start Date and the Policy Expiry Date as shown in the Policy Schedule.

Policy Year means a period of twelve consecutive months commencing from the Policy Start Date as specified in the Policy Schedule or any anniversary thereof.

Policyholder means the person named in the Policy Schedule as the policyholder and who has concluded this Policy with Us.

Pre-Existing Disease: Pre-Existing Disease means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter.

Qualified Nurse means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

Rehabilitation includes treatment aimed at restoring health or mobility, or to allow a person to live an independent life, such as after a stroke.

Reasonable and Customary Charges: Reasonable and Customary charges 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 illness / injury involved.

Renewal: Renewal means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.

Policy Schedule means the schedule issued by Us along with this Policy mentioning the details of the Policyholder and Insured person, period of Policy and other details. Any changes made to it shall be issued as Endorsement Schedule and shall be considered a part of this Policy.

Sum Insured means:

- i) For an Individual Policy, the sum shown in the Policy Schedule/ Certificate of Insurance against an Insured Person which represents Our maximum, total and cumulative liability for any and all claims under the Policy during a Policy Year in respect of that Insured Person.
- ii) For a Family Floater Policy, the sum shown in the Policy Schedule/ Certificate of Insurance which represents Our maximum, total and cumulative liability for any and all claims under the Policy during a Policy Year in respect of any and all Insured Persons.

Surgery or Surgical Procedure: Surgery or Surgical Procedure means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a *medical practitioner*.

Terrorism/Terrorist Activity means an act, including, but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or Government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

TPA or Third Party Administrator means a company registered with the Authority, and engaged by an insurer, for a fee or remuneration, by whatever name called and as may be mentioned in the agreement, for providing health services as mentioned under Third Party Administrators- Health Services Regulations 2016.

Unproven/Experimental treatment: Unproven/Experimental treatment means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

We/Our/Us means MAGMA HDI General Insurance Company Ltd.

You/Your/Policyholder means the employer or legally constituted group named in the Schedule who has concluded this Policy with Us.

Section 2. Benefits

A. Base Covers:

The Benefits under this Policy are subject always to the Sum Insured, any subsidiary limit specified in the Policy Schedule/ Certificate of Insurance, the terms, conditions, limitations and exclusions mentioned in the Policy and eligibility as per the insurance plan opted for or as shown in the Policy Schedule/Certificate of Insurance.

Following covers are available as Base covers under the policy. One or more base covers can be opted. Following Base covers are applicable to your Policy as mentioned in Policy Schedule/ Certificate of Insurance. If more than one covers from among the following base covers are opted and if claim arises under two or more these covers due to same accidental event then our liability will be restricted to the amount payable under one of these covers which has maximum benefit amount defined as per Policy Schedule.

2.1 Accidental Death

If at any time during the Policy Period, the Insured Person sustains an Injury resulting solely and directly due to an Accident anywhere in the world, and results in death of the Insured person within 12 months of such accident, then We shall pay the Insured Person or his/her nominee as the case may be, a lump sum amount equal to the Sum Insured as specified in Policy schedule/ Certificate of Insurance against this cover.

2.2 Permanent total Disablement (PTD)

If at any time during the Policy Period, the Insured Person sustains an Injury resulting solely and directly due to an Accident anywhere in the world, and results in permanent total disablement (PTD), of any of the nature specified below, of the Insured person within 12 months of such accident, then We shall pay the Insured Person or his/her nominee as the case may be, the lump sum amount as per below table. The benefit amount is calculated on the Sum Insured as specified in Policy schedule/ Certificate of Insurance against this cover.

The benefit as per nature of the permanent total disablement is as specified below:

Nature of Disablement (Loss means Actual loss by physical separation or Total and irrecoverable loss of functional use)	Percentage of Limit as mentioned in Policy schedule for "Permanent Disablement Cover"
Loss of sight of both eyes	100%
Loss of two entire hands	100%
Loss of two entire feet	100%
Loss of one entire hand and one entire foot	100%
Loss of one eye and one entire hand OR Loss of one eye and one entire foot	100%
Loss of one entire hand or of one entire foot	50%
Loss of sight of one eye	50%
If such Injury shall, as a direct consequence thereof, immediately, permanently, totally and absolutely, disable the Insured Person from engaging in any employment or occupation of any description	100%

2.3 Permanent Partial Disablement (PPD):

If at any time during the Policy Period, the Insured Person sustains an Injury resulting solely and directly due to an Accident anywhere in the world, and results in permanent partial disablement (PPD), of any of the nature specified below, of the Insured person within 12 months of such accident, then We shall pay the Insured Person or his/her nominee as the case may be, the lump sum amount as per below table. The benefit amount is calculated on the Sum Insured as specified in Policy schedule/ Certificate of Insurance against this cover.

The benefit as per nature of the permanent partial disablement is as specified below:

Nature of PPD	Benefit as percentage of SI
Actual loss by physical separation of one entire hand or one entire foot	50%
Use of a hand or a foot without physical separation	50%
Loss of speech	75%
Loss of toes-all of any one foot	20%
Loss of toes great- both phalanges	5%
Loss of toes great- one phalanx	2%
Loss of toes other than great- if more than one toes lost: each	2%
Loss of hearing: both ears	75%
Loss of hearing: One ear	30%
Loss of four fingers and thumb of one hand	40%
Loss of four fingers of one hand	35%
Loss of thumb- both phalanges	25%
Loss of thumb- One phalanx	10%
Loss of index finger- three phalanges	10%
Loss of index finger- two phalanges	8%
Loss of index finger- one phalanx	4%
Loss of middle finger or Ring finger or little finger- three phalanges	6%
Loss of middle finger or Ring finger or little finger- two phalanges	4%
Loss of middle finger or Ring finger or little finger- one phalanx	2%
Loss of metacarpals- any (additional)	3%
Loss of sense of Taste	5%
Loss of sense of Smell	10%
Any other PPD	As assessed by Doctor

Such PPD must be solely and directly caused by the Accident only.

For the purpose of this cover, Loss means the physical separation of body part, or, the total loss of functional use of a body organ or part provided this has continued for at least 12 months from the onset of such loss and is considered permanent by medical Practitioner.

If the claim for limb shall also encompass some or all of its part, We shall pay for the limb only. No additional payment shall be done for the constituting parts of the limb.

Benefit amount paid under this Cover shall reduce the Sum Insured of Base Section for remaining Policy Period.

2.4 Temporary Total Disablement (TTD):

If at any time during the Policy Period, the Insured Person sustains an Injury resulting solely and directly due to an Accident anywhere in the world, and results in temporary total disablement (TTD), then We will pay weekly benefit subject to following:

- The TTD should be such that it completely prevents the Insured person from performing duties pertaining to employment/occupation
- TTD must be certified by Medical Practitioner or Doctor
- We will pay the benefit maximum up to 104 weeks from date of accident
- Maximum weekly benefit amount will be as per the same mentioned in the Policy schedule/Certificate of Insurance

- e. In no case, the benefit payable under this Cover shall exceed the overall Sum Insured for that Insured Person.
- f. We will not pay amount in excess of Insured Person's weekly income excluding bonus, overtime, commissions or any other special compensation
- g. If the disability is for a part of week, then only proportionate part of the weekly benefit will be payable
- h. This cover is not applicable to Insured Person(s) who are covered as spouse or children, unless specifically mentioned in Policy schedule/Certificate of Insurance

B. Extension Covers:

Following extension covers are applicable to each insured person under this Policy. These covers are opted by paying additional premium by Insured Person/policyholder and upon acceptance by Us and are specified in the Policy Schedule/ Certificate of Insurance. The limits for these covers are applicable for each Insured Person.

1. Accidental Medical Expenses:

We will cover the medical expenses incurred by the Insured Person for treatment required as a result of an accident during Policy Period. Our maximum liability under this cover will be as per limit mentioned against this cover in Policy Schedule/Certificate of Insurance.

Claim under this extension cover will be applicable only if the claim is admissible under any of the Base Covers in this Policy, for the same accident event.

This cover is applicable for treatment in India only.

2. Accidental OPD cover:

We will cover the medical expenses incurred by the Insured Person as an Outpatient due to Accidental injury only. Our maximum liability under this cover will be as per the limit mentioned against this cover in Policy Schedule/Certificate of Insurance. Such expenses may include charges like medicines and drugs, diagnostic charges, hospital charges and other miscellaneous hospital charges. Any expenses incurred as in-patient hospitalization or day-care treatments will not be payable under this Cover.

This cover is applicable for treatment in India only.

3. Modification of residential accommodation & vehicle & Workplace:

We will cover expenses incurred for modification of house and/or workplace and/or vehicle necessitated due to disability of the Insured Person resulting from an accident. Our maximum liability under this cover will be as per the limit mentioned against this cover in Policy Schedule/Certificate of Insurance.

Claim under this extension cover will be applicable only if the claim is admissible under PTD or PPD Base Covers in this Policy, for the same accident event.

4. Carriage of dead body:

We will cover the expenses incurred for transportation of Insured's dead body to the place of residence from the place of death. Our maximum liability under this cover will be as per the limit mentioned against this cover in Policy Schedule/Certificate of Insurance.

Claim under this extension cover will be applicable only if the claim is admissible under Accidental Death Base Covers in this Policy for the same accident event.

5. Funeral Benefit:

We will cover the expenses incurred towards funeral/ last rites of Insured's Person. Our maximum liability under this cover will be as per the limit mentioned against this cover in Policy Schedule/Certificate of Insurance.

Claim under this extension cover will be applicable only if the claim is admissible under Accidental Death Base Covers in this Policy for the same accident event.

6. Repatriation of Remains:

We will cover the expenses incurred towards repatriation of mortal remains of Insured Person to the place of residence from the place of death. Our maximum liability under this cover will be as per the limit mentioned against this cover in Policy Schedule/Certificate of Insurance.

Claim under this extension cover will be applicable only if the claim is admissible under Accidental Death Base Covers in this Policy for the same accident event.

7. Ambulance cover:

We will cover the Reasonable and Customary Charges up to the limit specified in the Policy Schedule/Certificate of Insurance that are incurred towards Insured Person's transportation by road ambulance to the nearest Hospital with adequate facilities in an Emergency following an Accidental Injury which occurs during the Policy Period which requires Hospitalization of Insured and provided that the ambulance service is offered by a registered healthcare or ambulance service provider.

8. Accident Hospitalization Daily Cash Benefit:

If an Insured Person is Hospitalized due to Injuries resulting from an Accident that happened during the Policy Period, then We shall pay the daily cash amount specified in the Policy Schedule /Certificate of Insurance for each continuous and completed period of 24 hours of Hospitalization provided that:

- Insured Person should have been Hospitalized for a minimum period of 48 hours continuously;
- We shall not make any payment under this Benefit to Insured Person for more than the no. days of Hospitalization in total as specified in Policy Schedule/Certificate of Insurance under any Policy Period
- A deductible in terms of no. of days may be applied as specified in Policy Schedule/Certificate of Insurance for each hospitalization

9. Improved Disability Benefit:

In case of Permanent Total Disability (PTD), We will pay you a lump sum amount which is xx times, as specified in Policy Schedule/Certificate of Insurance, the Accidental death Sum Insured (Base Cover 1 of this Policy), instead of the Permanent Total disablement (PTD). All other terms and conditions as defined under Base Cover 2 Permanent Total Disablement will be applicable.

10. Children Education Grant:

In the event of Accidental death or Permanent Total Disablement of Insured Person, We shall additionally pay the amount as specified against this cover in Policy Schedule/Certificate of Insurance towards the education expenses of each dependent child(ren) of the Insured Person. Benefit for up to two dependent children, who are below age 25 years and are pursuing an educational course as full time student in an educational institute, shall be paid under this cover.

11. Prosthesis & Artificial Limbs Cover:

We will cover the reasonable and customary expenses incurred for purchasing Prosthesis or Artificial limb for Insured Person's use, necessitated as a result of Injuries solely and directly due to Accident event happening during Policy Period.

Our maximum liability under this cover will be up to the limit specified in the Policy Schedule/Certificate of Insurance. Claim under this extension cover will be applicable only if the claim is admissible under Permanent Total disablement (Base Cover 2) or Permanent Partial disablement (Base cover 3) in this Policy for the same accident event.

12. Attendant/Companion Benefit:

We of If an Insured Person is Hospitalized due to Injuries resulting from an Accident event which occurs during Policy Period, then for each such day that the Insured is Hospitalized, We will pay an additional lump sum daily amount towards expenses of attendant/companion.

Our maximum liability under this cover in terms of amount and maximum no. of days and deductible will be up to the limit specified in the Policy Schedule/Certificate of Insurance.

13. Fracture indemnity cover:

If an Insured Person suffers an Accident during Policy Period which directly and solely results in one or more broken bones (fracture), then We will reimburse the expenses of treatment of such fracture. Our maximum liability under this cover will be as per the limit mentioned against this cover in Policy Schedule/Certificate of Insurance.

We will not pay any amount with respect to dislocation of bones/joints or hairline fractures under this extension cover.

14. Snakebite, Animal Bite, Insect Bite Exclusion:

If this extension cover is in force, as mentioned in Policy Schedule/Certificate of Insurance, then events related to Snake bite, Animal bite and Insect bite will be permanent exclusion under this policy and any claim arising out of these shall not be covered under this Policy.

Section 3. Permanent Exclusions

We shall not be liable to make any payment under this Policy for any claim directly or indirectly for, in connection with, caused by, arising out of, or in respect of, or howsoever attributable to the following:

1. Injury or treatment related to addictive conditions and disorders, or from any kind of substance abuse or misuse including alcohol abuse or misuse.
2. Participation in adventure or hazardous sports including but not limited to para-jumping, rock climbing, mountaineering, motor racing, horse racing or deep-sea diving.
3. Insured person committing any breach of law with criminal intent or participation in any riots, civil commotion or felony
4. Any intentional self-injury, suicide or attempted suicide, mental or psychiatric condition, insanity or stress
5. Condition resulting due to any disease or infection unless arising directly and solely due to accident
6. Any change of profession after inception of policy which results in increase in risk, unless declared by insured person and accepted & endorsed by Us
7. Any sexually transmitted disease, HIV AIDS or any venereal disease
8. Related to or traceable to Pregnancy or childbirth
9. Whilst mounting into, or dismounting from or traveling in any balloon or aircraft other than as a passenger (fare-paying or otherwise) in any scheduled airlines in the world or in any aircraft whether privately owned or chartered or operated by scheduled airlines

10. Insured person operating or learning to operate any aircraft or performing duties as member of crew on any aircraft or scheduled airlines or any airline personnel
11. War or war like operations, Civil War, invasion, act of foreign enemies, revolution, insurrection, mutiny, terrorism, military or usurped power, seizure, capture, arrest, restraint, or detainment, confiscation, or nationalisation or requisition by or under the order of any government or public authority.
12. Any act of Nuclear, Chemical, Biological Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss
13. Radioactive, chemical, nuclear contamination or ionizing radiation
14. Any insured person's participation or involvement in any branch of naval, air force or military operations or any para military forces.
15. Any other condition specifically excluded in Policy schedule and/or Certificate of Insurance

Section 4. Claim Procedure

Provided that due adherence/observance and fulfilment of the terms and conditions of this Policy (conditions and all endorsements hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by Policyholder and / or any Insured Person be a Condition Precedent to admission of Our liability under this Policy.

On the occurrence of an Injury that may give rise to a claim under this Policy, then as a Condition Precedent to Our liability under the Policy, the following procedure shall be complied with:

Intimation of Claim: If any injury is suffered or any condition happens which may give rise to Claim under this Policy, Insured person or any one acting on his behalf shall notify Us immediately.

Submission of claim: The claim form along with the attending Medical Practitioner's certificate duly filled and signed in all respects with the following claim documents will be submitted to Us not later than 30 days from the date of discharge from the Hospital.

Claim documents:

Following is the list of documents required for claim assessment.

We will also require additional documents as per the nature of extension covers as opted.

Apart from these, We may also ask for any other documents which may be necessary to establish validity of claim on case to case basis.

- **List of Documents for Death Claim :-**

1. Duly filled PA claim form attested by Corporate Authority. (Claim form enclosed).
2. FIR Copy duly attested by Corporate Authority.
3. Death Certificate duly attested by Corporate Authority.
4. Post mortem report duly attested by Corporate Authority.
5. Hospital Documents (of all hospitals where the insured was admitted after accident) with Casualty notes, duly attested by Hospital Authority.
6. Photo ID proof of Deceased person duly attested by Corporate Authority.
7. Attested copy of Employee ID card of deceased attested by Corporate Authority.
8. Attested copy of Last 3 months attendance sheet of deceased, prior to accident, attested by Corporate Authority.
9. Attested copy of Last 3 months salary slip of deceased, prior to accident, attested by Corporate Authority.

10. Attested copy of document confirming the Nominee as per the Corporate record attested by Corporate Authority.
11. Photo ID Proof of Nominee (Aadhar Card) duly attested by Corporate Authority.
12. Address Proof of Nominee duly attested by Corporate Authority. (Copy of Telephone bill / Bank account statement / Letter from any recognized public authority/ Electricity bill / Ration card)
13. PAN card / Form 60 copy of Nominee duly attested by Corporate Authority.
14. Recent Photo of Nominee.
15. Duly Filled Bank Mandate Form (Bank Mandate Form Enclosed).
16. Original cancel cheque copy duly signed by the account holder - Nominee / Insured.
17. Copy of Pass Book of Nominee / insured confirming the Name of the account holder / Account No. / IFSC Code duly attested by Bank Authority.
18. If the claim needs to be settled in favour of Corporate, following documents are required for the same (If the claim is payable) :-
 - i) Copy of PAN card of Company duly attested by Institute authorized person.
 - ii) Copy of Memorandum and Articles of Association duly attested by Institute authorized person.
 - iii) Copy of Certificate of Incorporation duly attested by Institute authorized person.
 - iv) Duly Filled bank Mandate form by corporate (Bank Mandate Form Enclosed).

• **List of Documents for PTD Claim:-**

1. Duly filled original Claim Form
2. Policy copy
3. Claim Intimation
4. FIR – Attested or Original
5. Final Police Report / Original Panchnama
6. Certificate of from government hospital doctor confirming the nature and degree of disability
7. Discharge summary of the treating hospital clearly indicating the Hospital Registration No.
8. Diagnostic reports
9. Confirmation of coverage letter
10. Photograph of the injured with reflecting disablement
11. Termination letter for claim under “ Loss of Employment”
12. Any other documents as and when requested by the claim settling authority

• **List of Documents for PPD Claim:-**

1. Duly filled original Claim Form
2. Policy copy
3. Claim Intimation
4. FIR – Attested or Original
5. Final Police Report / Original Panchnama
6. Certificate of from government hospital doctor confirming the nature and degree of disability
7. Discharge summary of the treating hospital clearly indicating the Hospital Registration No.
8. Diagnostic reports
9. Confirmation of coverage letter
10. Photograph of the injured with reflecting disablement

• **List of Documents for TTD Claim:-**

1. Duly filled original Claim Form
2. Policy copy
3. Claim Intimation

4. FIR – Attested or Original
5. Final Police Report / Original Panchnama
6. Certificate from government hospital doctor confirming the nature and degree of disability
7. Discharge summary of the treating hospital clearly indicating the Hospital Registration No.
8. Original Copies of prescription for diagnostic test, treatment advise medical references etc.
9. Diagnostic reports
10. Leave certificate
11. Confirmation of coverage letter
12. Any other documents as and when requested by the claim settling authority.

• **List of Documents for Accidental Medical Expenses Cover:-**

1. Original consolidated hospital bill with breakup of each Item, duly signed by the insured
2. Original payment receipt of the hospital bill
3. Original bills, original payment receipts and reports for investigation
4. Original medicine bills and receipts with corresponding prescriptions
5. Original invoice/bills for implants (viz. Stent /PHS Mesh / IOL etc.) with original payment receipts
6. Treating doctor's certificate giving details of injuries (How, when and where injury sustained) including whether insured was under the influence of any intoxicating material.
7. Copy of the medico-legal certificate

Documents to be submitted to:

The claim documents should be sent to:

Magma HDI General Insurance Co Ltd
Rustomjee Aspiree, 4th Floor,
Sion-Wadala Link Road,
Off Eastern express highway
Everard Nagar, Sion (East)
Mumbai, 400 022

Payment of Claim

- No liability will be admitted, if the claim is fraudulent or supported by fraudulent means.
- The Insured Person or any person acting on behalf of the Insured Person, as the case may be, must provide at his/her expense, all the information asked by Us in relation to the claim and he/she must provide all reasonable cooperation and assistance to Us as may be required.
- If required, the Insured Person or any person acting on behalf of the Insured Person, as the case may be, must give consent to obtain medical reports from the Medical Practitioner at Our expense
- If requested by Us, the Insured Person must agree to be examined by a Medical Practitioner of Our choice and at Our expense
- All claims under this Policy shall be payable in Indian Currency.
- Claims under this Policy shall be settled or rejected, as the case may be, within 30 days of the receipt of the last necessary document

- All claims are to be notified to Us within the timeline set out above. Where the delay in intimation is proved to be genuine and for reasons beyond the control of the Insured Person or nominee specified in the Policy Schedule or the claimant, We may condone such delay and process the claim. Please note that the waiver of the time limit for notice of claim and submission of claim is at Our discretion

Upon acceptance of an offer of settlement by the Insured Person or the claimant, as the case may be, the payment of the amount shall be made within 7 days from the date of acceptance. In case of delay in payment, We shall be liable to pay interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by Us.

- Claim Payment as Annuity: If this option is applicable for your policy as mentioned in Policy Schedule and/or Certificate of Insurance, claim amount will be paid in the form of annuity over the period as specified therein.

Section 5. Standard Terms and Conditions

1. Disclosure to Information Norm

The Policy shall be null and void and no Benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription or non-disclosure of any material particulars in the quotation details, personal statement, declaration, claim form declaration, medical history on the claim form and connected documents, or any material information having been withheld by Insured Person /Policyholder or any one acting on Insured Person's /the Policyholder's behalf, under this Policy. Insured Person /the Policyholder further understand and agree that We may at Our sole discretion cancel the Policy and the premium paid shall be forfeited to Us.

2. Observance of terms and conditions

The due adherence/observance and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by Insured Person /Policyholder, shall be a Condition Precedent to Our liability to make any payment under this Policy .

3. Material Change

It is a Condition Precedent to the Our liability under the Policy that the Policyholder shall immediately notify Us in writing of any material change in the risk on account of change in the nature of occupation or business at his/her own expense. We may, in Our discretion, adjust the scope of cover and/or the premium payable, accordingly. The Policyholder/ Insured Person must exercise the same duty to disclose those matters to Us before the Renewal, extension, variation, endorsement or reinstatement of the Policy. The Policy terms and conditions may be altered accordingly.

4. Multiple Policies

In case of multiple policies which provide fixed benefits, on the occurrence of insured event in accordance with the terms & conditions of the policies, each insurer shall make the claim payment independent of payment received under similar health policies.

If two or more policies are taken by an Insured Person during the same period from one or more insurers to indemnify treatment costs, the Insured Person shall have the right to require a settlement of his/her claim in terms of any of his/her policies.

1. In all such cases the insurer who has issued the chosen policy shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.

2. Claims under other policy/ies may be made after exhaustion of sum insured in the earlier chosen policy / policies. It is clarified that the Insured Person having multiple policies shall also have the right to prefer claims from other policy/policies for the amounts disallowed under the earlier chosen policy/policies, even if the sum insured is not exhausted. The insurer shall then settle the claim subject to the terms and conditions of the other policy/policies so chosen.
3. If the amount to be claimed exceeds the sum insured under a single policy after considering the Deductibles or Co-Payment, the Insured Person shall have the right to choose insurers from whom he/she wants to claim the balance amount.
4. Where the Insured Person has policies from more than one insurer to cover the same risk on indemnity basis, the Insured Person shall only be indemnified the Hospitalization costs in accordance with the terms and conditions of the chosen policy.

5. Alteration to the Policy

This Policy constitutes the complete contract of insurance. Subject to the provisions of applicable law, no change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement signed and stamped by Us. No one except Us can change or vary this Policy.

6. No Constructive Notice

Any knowledge or information of any circumstances or condition in relation to the Policyholder/Insured Person which is in Our possession and not specifically informed by the Policyholder/ Insured Person shall not be held to bind or prejudicially affect Us notwithstanding subsequent acceptance of any premium.

7. Free Look Provision

The Insured Person shall have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If the Insured Person has any objections to any of the terms and conditions, he/she may cancel the Policy stating the reasons for cancellation and provided that no claims have been made under the Policy, We will refund the premium paid by the Insured Person after deducting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium for the period on cover. All rights and Benefits under this Policy shall immediately stand extinguished on the free look cancellation of the Policy. The free look provision is not applicable and available at the time of Renewal of the Policy.

8. Cancellation/ Termination (other than Free Look cancellation)

- a. Cancellation by the Policyholder/ Insured Person :

The Policyholder/ Insured Person may terminate this Policy during the Policy Period by giving Us at least 30 days prior written notice. We shall cancel the Policy and refund the premium for the balance of the Policy Period in accordance with the table below, provided that no claim has been made under the Policy by or on behalf of Insured Person.

Cancellation refund grid for non-credit linked Policy:

Covered up to Days	Refund of Premium
7	Up to 90.00%
30	Up to 75.00%
60	Up to 65.00%

90	Up to 50.00%
120	Up to 40.00%
180	Up to 25.00%
240	Up to 15.00%
Exceeding 240	Nil

Cancellation refund grid for credit linked Policy: If policy is taken as linked to loan, following grid will be applicable

Policy Tenure 1 Yr		Policy Tenure 2 Yrs		Policy Tenure 3 Yrs		Policy Tenure 4 Yrs		Policy Tenure 5 Yrs	
Time of cancellation	Refund %	Time of cancellation	Refund %	Time of cancellation	Refund %	Time of cancellation	Refund %	Time of cancellation	Refund %
Up to 1 month	75%	Up to 3 months	75%	Up to 6 months	75%	Up to 1 yr	75%	Up to 1 yr	80%
> 1 month to 3 months	50%	> 3 months to 6 months	50%	> 6 months to 1 year	50%	> 1 year to 2 years	50%	> 1 year to 2 years	60%
>3 months to 6 months	25%	>6 months to 1 year	25%	> 1 year to 2 years	25%	> 2 years to 3 years	25%	> 2 years to 3 years	40%
>6 months	Nil	> 1 year	Nil	> 2 years	Nil	> 3 years	Nil	> 3 years to 4 years	20%
								> 4 years	Nil

b. Cancellation by Us:

Without prejudice to the above, We may terminate this Policy during the Policy Period by sending 30 days prior written notice to the Policyholder's address shown in the Policy Schedule without refund of premium if:

- i. The Policyholder or any Insured Person or any person acting on behalf of either has acted in a dishonest or fraudulent manner under or in relation to this Policy;
- ii. the Policyholder or any Insured Person has not disclosed or misrepresented any true, complete and all correct facts in relation to the Policy.

We may also terminate this Policy in case of non-cooperation by Policyholder or any Insured Person. Premium for such cases shall be refunded as per the short period rates table given in point "a" above.

9. Fraudulent claims

If a claim is in any way found to be fraudulent, or if any false statement, or declaration is made or used in support of such a claim, or if any fraudulent means or devices are used by the Policyholder or any Insured Person or any false or incorrect Disclosure to information norm or anyone acting on the Insured Person's behalf to obtain any Benefit under this Policy, then this Policy shall be void and all claims being processed shall be forfeited for all Insured Persons and all sums paid under this Policy shall be repaid to Us by all Insured Persons who shall be jointly liable for such repayment.

10. Limitation of Liability

If a claim is rejected or partially settled and is not the subject of any pending suit or other proceeding or arbitration, as the case may be, within twelve months from the date of such rejection or settlement the claim shall be deemed to have been abandoned and Our liability shall be extinguished and shall not be recoverable thereafter.

11. Records to be maintained

The Policyholder or the Insured Person, as the case may be shall keep an accurate record containing all relevant medical records and shall allow Us or our representative(s) to inspect such records. The Policyholder or the Insured Person as the case may be, shall furnish such information as may be required by Us under this Policy at any time during the Policy Period or until final adjustment (if any) and resolution of all claims under this Policy.

12. Geographical Scope

The geographical scope of this Policy applies to events worldwide. However, all admitted or payable claims shall be settled in India in Indian rupees only.

13. Policy Disputes

Any and all disputes or differences under or in relation to this Policy herein shall be determined by Indian law and shall be subject to the jurisdiction of the Indian Courts.

14. Renewal of Policy

- a) This Policy will automatically terminate at the end of the Policy Period. This Policy is ordinarily renewable on mutual consent for life, subject to application of Renewal and realization of Renewal premium. All Renewal application should reach Us on or before the Policy Expiry Date.
- b) We may in Our sole discretion, revise the Renewal premium payable under the Policy.
- c) Coverage is not available for the period for which premium is not received by Us and We shall not be liable for any claims incurred during such period. The provision of Section 64VB of the Insurance Act 1938 shall be applicable.
- d) Renewal of the Policy will not ordinarily be denied other than on grounds of moral hazard, misrepresentation or fraud or non-cooperation by Insured Person /the Policyholder.
- e) Modification of cover(s) may be requested by the Policyholder at the time of Renewal of the Policy. We reserve the right to carry out underwriting subject to Our board approved underwriting policy in relation to any alterations like increase/decrease in Sum Insured, change in plan/coverage, addition/deletion of Insured Persons, or any such other change.
- f) This product may be modified or withdrawn by Us after due approval from the IRDAI in accordance with applicable law. In such a case, We shall offer and the equivalent product options available to the Insured Person at the time of Renewal of this Policy.

15. Endorsements

Insured Person/the Policyholder should request for any endorsement in writing. Any endorsement that is accepted by Us shall be effective from the date of the request as received from Insured Person /the Policyholder, or the date of receipt of premium, whichever is later.

We reserve the rights to do underwriting in case of any such endorsement requests which has a bearing on the premium and/or material risk.

16. Communications & Notices

Any communication or notice or instruction under this Policy shall be in writing and will be sent to:

- a) To Us, at the address as specified in Policy Schedule and Certificate of Insurance
- b) The Policyholder's, at the address as specified in Policy Schedule OR to the Insured Person , at the address as specified in Certificate of Insurance
- c) No insurance agents, brokers, other person or entity is authorized to receive any notice on behalf of Us unless explicitly stated in writing by Us
- d) Notice and instructions will be deemed served 10 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

17. Grievance Redressal

Insured Person/the Policyholder may contact Us for any grievance (providing details of the grievance) through.:

Our website: www.magma-hdi.co.in

Email: customercare@magma-hdi.co.in

Call us at: 1800 266 3202

Courier: Any of Our branch offices or corporate office during business hours

In case Insured Person/the Policyholder is not satisfied with the decision of the above office, or has not received any response within 10 days, Insured Person/the Policyholder may contact the official for resolution on:

Grievance Redressal Officer at the address:

Magma HDI General Insurance Co. Ltd.,
Rustomjee Aspiree, 4th Floor,
Sion-Wadala Link Road,
Off Eastern express highway
Everard Nagar, Sion (East)
Mumbai, 400 022

If Insured Person /the Policyholder is not satisfied with Our redressal, he/she may use the Integrated Grievance management Services (IGMS). For registration in IGMS please visit IRDAI website www.irdai.gov.in

If Insured Person /the Policyholder is still not satisfied, then he/she may approach the nearest Insurance Ombudsman at the addresses given in Annexure I.

18. Nominee

At policy start date, the Insured person can make a nomination for the purpose of payment of claims under the Policy in the event of death.

Any change of nomination shall be communicated to Us in writing and such change shall be effective only when an endorsement on the Policy is made by Us.

19. Complete Discharge

We will not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy. The payment made by Us to Insured Person /the Policyholder or to the Insured Person's nominee/legal representative or to the Hospital, as the case may be, of any Medical Expenses or compensation or Benefit under the Policy shall in all cases be complete, valid and be construed as an effectual discharge in favour of Us.

Annexure I

Office of the Ombudsman	Contact Details	JURISDICTION
AHMEDABAD	Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014 Tel.:- 079-27546150/139 Fax:- 079-27546142 Email:- bimalokpal.ahmedabad@gbic.co.in	Gujarat and Union Territories of Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.:- 080 - 26652048 / 26652049 Email:- bimalokpal.bengalurul@gbic.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market Bhopal – 462 003. Tel.:- 0755-27692001/2769202 Fax:- 0755-2769203 Email:- bimalokpalbhopal@gbic.co.in	Madhya Pradesh and Chattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park,	Orissa

	Bhubneshwar – 751 009. Tel.:- 0674-2596461/2596455 Fax:- 0674-2596429 Email:- bimalokpal.bhubaneswar@gbic.co.in	
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.:- 0172-2706196/2706468 Fax:- 0172-2708274 Email:- bimalokpal.chandigarh@gbic.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.:- 044-24333668/24335284 Fax:- 044-24333664 Email:- bimalokpal.chennai@gbic.co.in	Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.:- 011-23239633 / 23237532 Fax:- 011-23230858 Email:- bimalokpal.delhi@gbic.co.in	Delhi
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.:- 0361-2132204 / 2132205 Fax:- 0361-2732937 Email:- bimalokpal.guwahati@gbic.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court" Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.:- 040-65504123 / 23312122 Fax:- 040-23376599 Email:- bimalokpal.hyderabad@gbic.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry

JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363 Email: Bimalokpal.jaipur@gbic.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.:- 0484-2358759 / 2359338 Fax:- 0484-2359336 Email:- bimalokpal.ernakulam@gbic.co.in	Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. TEL : 033-22124339 / 22124340 Fax : 033-22124341 Email:- bimalokpal.kolkata@gbic.co.in	West Bengal, Sikkim and Union Territories of Andaman and Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel.:- 0522-2231330 / 2231331 Fax:- 0522-2231310 Email:- bimalokpal.lucknow@gbic.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.:- 022-26106552 / 26106960 Fax:- 022-26106052 Email:- bimalokpal.mumbai@gbic.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.

NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@gbic.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@gbic.co.in	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@gbic.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region