## THE NEW INDIA ASSURANCE CO. LTD. (Wholly owned by the Govt. of India)







### NEW INDIA FLEXI GROUP PERSONAL ACCIDENT POLICY

UIN:IRDAI/HLT/NIA/P-P/V.II/352/15-16

Insured Name	:	DG, D.I.F.INSURANCE AND EXT	ERNALLY AIDED PROJECT		, , , , , , , , , , , , , , , , , , , ,
	Insu	red's Details		Issuin	g Office Details
Customer ID : PO4		PO44466006	Office Code	:	LKN DOII (420500)
Address	;	16 VIDHAN SABHA MARG LUCKNOW UTTAR PRADESH, 226001	Address	:	JEEVAN BHAWAN ,226001
Phone No	:	9000000000	Phone No	:	05222280491
E-mail/Fax	:	1	E-mail/Fax	:	nia.420500@newindia.co.in /
PAN No	:		S.Tax Regn. No	:	AAACN4165CST178

Policy Details

Policy Number : 42050042160100000058			Business Source Code				
Period of Insurance	:	From:14/09/2016 10:00:00 AM To: 13/09/2017 11:59:59 PM	Dev.Off level./Broker/Corp. Agent/IMF	:	DIRECT BUSINESS (1D9770992)		
Date of Proposal	:	14-Sep-16	Agent/Bancassurance	:			
Prev. Policy no.	:	PU0	Phone No	:	NA / NA		
Client Type	:	Non-Corporate	E-mail/Fax	;	1		
Staff Discount	:	No	Type of Cover	:	NA		

Premium:	Service Tax:	Total (₹)	Stamp Duty	Rupees (in words)	Receipt No. & Date:
₹ 1426617566	₹ 213992635	₹ 1640610201	₹25	RUPEES ONE BILLION SIXTY-FOUR CRORE SIX LAC TEN THOUSAND TWO HUNDRED ONE ONLY	4205008116000000 2120 - 28/09/16

Benefits under the Policy: FLEXI GPA

			Nur	mber of Per	sons					
SI. No	No of Person	Cadre Sum Total Risk Insured Sum Group Insured per Insured	Excess	Medical Extensio n	War & Allied Cover opted					
								Sum Insured	Country	Type of Period
1	6172400	NA	500000	30862000 00000	NA	0	Yes	0	NA	NA

Table Details: FLEXI GPA

			,	DIO DOCUMENT	mar (1 mr 1 / 1			
SI.No	Table A		Table B		Ta	ble C	Table D	
	Table A	Sum Insured	Table B	Sum Insured	Table C	Sum Insured	Table D	Sum Insured
1	No	0	Yes	500000	No	0	No	0

SI.No	Special Conditions
1	ANNEXURE-A ATTACHED & MOU DATED 14.9.2016 SIGNED BETWEEN COMPANY & DG,DIF INS. & EXT. AIDED PROJECT,GOVT. OF U.P. IS FORMING PART OF THE POLICY.
Risk Covered :	"5L Acc. death to HOF and 2.5L Acc.med.benefit to family"
Special Perils :	G.O.No.1880-2005/Sansthagat Vit/Ka/Ni.6/Ka-24/2015-16 dated 20.6.16 &2937-3060/Ka-24/2016-17 dated 25.7.16 and MOU signed on 14.9.2016 between the Company and DG DIF Ins.& Ext Aided Proj, Govt of UP,Terms & Cond.of PA Policy
Special Exclusio n:	Employees of Central Government Public Sector Units(PSU)of Central Gov. or State Gov, Financially Aided orgs, Pvt Sec, Autonomous bodies Public Sector Corp.Boards and Auth. who are covered under any insurance scheme shall not be covered.
Location Details :	LUCKNOW CLUSTER-3185300 MEMBERS AND FAIZABAD CLUSTER-2987100 MEMBERS

Policy No.: 42050042160100000058 Document generated by 34370 at 06/10/2016 11:41:36 Hours.

Regd. & Head Office: New India Assurance Bidg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

For redressal of your grievance, if any, you may approach any one of the following offices- 1. Policy issuing office 2. Regional office 3. Head office. In case, you are not satisfied with our own grievance redressal mechanism; you may also approach insurance Ombudsman. For details of our office addresses and addresses of office of insurance Ombudsman, please visit our website http://newindla.co.in.

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Special Excess:			NA	
The Policy WHEREOF	/ Shall be subject to PER the undersigned duly a	SONAL ACCIDENT IN uthorized hereinto s	SURANCE (FLEXI GPA set his hand	) policy clauses attached herewith IN WITNESS
Place:- Date:-				For and on behalf of The New India Assurance Company Limited
				Duly Constituted Attorney(s)
Mudrank_ number_ Stamp Du	Dtdt ity under the Policy is ₹	_consolidated Stam	np Fees Paid by Pay O	rder Number der name vide regerpt
		IRDA R	egistration Numbe	r: 190

#### Forming Part of Policy no.42050042160100000058

#### Annexure - 'A'

#### ELIGIBILTY:

(i) Farmers: Account Holders/Co-account holders as per revenue record or Khasra/Khatauni holders. (ii) Landless farmers and person engaged in allied activities related to agricultural activities means those landless families of rural areas who are directly or indirectly associated with agriculture related activities.

(iii) Others: Head of the Family/ Bread earners other than farmers whose family income is less than Rs 75,000/- per annum.

#### FAMILY COVER:

- (i) Personal Accident Insurance benefit upto maximum of Rs 5 lacs to the Head of the Family/ Bread earner of the covered family.
- (ii) Post accidental treatment benefit shall be provided to Head of the Family/ Bread earner/ Family members as follows:

Primary medical treatment benefit (on need basis) upto a maximum of Rs 25,000/-.

Medical treatment benefit upto maximum of Rs 2,50,000/- inclusive of Primary medical treatment benefit of Rs 25,000/- wherever applicable and exclusive of Rs 1 lakh for artificial limb.

On need basis, artificial limb replacement upto maximum of Rs 1 lakh.

(iii) Classification of PA Coverage:

Sum Insured of Rs 5 lacs in case of accidental death and or Permanent and incurable mental disorder or Permanent disability to one limb and blindness in one eye or Permanent dumbress or complete damage to lower jaw or complete loss of chewing capacity.

75% SI in case of complete deafness of both ears.

50% of SI in case of total loss of one limb or one eye.

#### AGE LIMIT:

18 TO 70 years. During the currency of policy, if a person attains the age of 18 years or cross the age of 70 years shall also be covered.

#### **EXCLUSION:**

Employees of Central Government, Public Sector Units (PSU) of Central Government or State Government, Financially Aided organizations, Private Sectors, Autonomous bodies/ Public Sector Undertakings/ Corporations/ Boards and Authorities who are covered under any insurance scheme shall not be covered under this policy.

NOTE: Other terms and conditions of the policy will be governed by G.O. No. 1880-2005/Sansthagat Vittya/Ka/Ni.6/Ka-24/2015-16 dated 20 Jun 2016 & 2937-3060/Ka-24/2016-17 dated 25 Jul 2016 and MOU signed in between the Company and DG Directorate of Institutional Finance Insurance and Externally Aided Project, Government of Uttar Pradesh and Terms & Conditions of PA Policy.

For and on behalf of The New India Assurance Company Limited

Duly Constituted Attorney