

Group Credit Secure Plus Certificate of Insurance

Issuing Office: BANGALORE	Intermediary Name : DIRECT
Master Policy Number: 0235987965 000330 00	Intermediary License Code : NA
Name of Proposer: MRS MANJULATHA GUVVALA	Intermediary Contact Details : 24*7 Tollfree Helpline 1800-266-7780
Address: 202 2ND FLOOR MES PHARMACY COLLEGE BUILDING VEERANNAPALYA NAGAVARA OPP SONA TOWER BANGALORE - 560045 BANGALORE KARNATAKA INDIA	
Contact No.: 9951356398	Branch Code : 0500
Email Id :	Business Type: New Business
Aadhaar / PAN No.: AXLPG0017H	
Date of Birth: 17/04/1989	
Certificate Number: 000330	
Application Number: HOU/MRH/0818/566971	
Name of lending institution: PNB HOUSING FINANCE LIMITED	
Policy Tenure: 5 Years	
Certificate Effective From: 14/09/2018 00:00 AM to 13/09/2023 23:59PM	

Basis of Sum Insured	Both Fixed and Reducing
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Details of Insured Persons:

Name	Date of Birth	Relationship with proposer	Sum Insured(in Rs)	Pre-existing disease*
MANJULATHA GUVVALA	17/04/1989	Self	5,200,000.00	Nil

* in case of any discrepancy with regards to pre-existing disease information, kindly contact our toll free no. or write to us on immediate basis on receipt of this document.

Address of Insured Property	NA
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Nominee Details:	Nominee Name	Relationship with proposer
	P C MOULESHWARA REDDY	Husband

Base Policy Coverage & Benefits:

Sl.No	Benefits	Insured Person			
		1	2	3	4
1	Critical Illness (9 illnesses) - Category 'A'	5200000			
2	Education Benefit	10% of Principal Sum Insured or Rs 5 Lakhs whichever is lower			
3	Permanent Total Disability	5200000			
4	Accidental Death	5200000			

Additional Covers:

Sl.No	Benefits	Sum insured (₹)
1	Critical Illness (Category 'B')	5,200,000.00

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.
TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai- 400 013.
IRDA Registration No.108, CIN No : U85110MH2000PLC128425, PAN : AABCT3518Q, UIN No : TATHLGP18051V011718
Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com

2	Loss of Job	Upto 3 EMI's or Sum Insured whichever is lower
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Enclosures: This is only a summary of the product features. The actual benefits are described in the enclosed policy wordings and will be subject to the policy terms, conditions and exclusions.

PREMIUM DETAILS	
Total Premium (₹)	104,000.00
Add : Applicable CGST @9 %	9,360.00
Add : Applicable SGST @9 %	9,360.00
Total Premium Amount Payable (₹)	122,720.00

80 D certificate of Income Tax Act, 1986

This is to certify that the MANJULATHA GUVVALA has paid an amount of ₹100,016.80 towards the premium for the Critical Illness benefit under Group Credit Secure Plus Certificate No 000330 for the period From 14/09/2018 To 13/09/2023 and is eligible for a tax exemption under section 80 D of IT Act.

The stamp duty of Rs 260/- paid in cash or demand draft or by pay order, vide Receipt/Challan no: CSD/138/2018/8909/18 dated the 10/09/2018.

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurer.
- Any person making default in complying with the provision of this section shall be liable for penalty which may extend to ten lakh rupees.

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

For TATA AIG General Insurance Company Limited



Authorized Signatory

Policy Servicing Office

Tata AIG General Insurance Company Limited

2nd floor, JP & Devi Jambukeswar Arcade, No.69 Millers Road, BANGALORE, KARNATAKA, BANGALORE-560052
Tel No: --080-22081200 To 1207