

## GROUP PERSONAL ACCIDENT INSURANCE POLICY SCHEDULE

## PREAMBLE

ICICI Lombard General Insurance Company Limited ("the Company"), having received a Proposal and the premium from the Proposer named in the Schedule referred to hereinbelow, and the said Proposal and Declaration together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Proposer as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Schedule with all its Parts that on proof to the satisfaction of the Company of the compensation having become payable as set out in Part I of the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured/ appropriate benefit will be paid by the Company.

## PART 1 OF SCHEDULE

Policy No 4005/57004320/02/000 (TRUE COPY) Issued at MUMBAI

1.Name of the Insured: SESHASAYEE PAPER AND BOARDS LTD

2.Mailing Address of the Insured: Pallipalayam,  
Cauvery R.S,  
Cuvvery R S  
Periyar(Erode)  
Tamil Nadu- 638007

3. Period of Insurance : From: 04/06/2011 Time: 00:00 Hours  
To Midnight of 03/06/2012

4. Total number of persons to be insured: 1318

5. Total Capital Sum Insured: 1,348,530,000.00

6. Details of persons to be insured: As per annexure attached

## 7. Benefit Table:

## A- Death Only

D2 - Accidental Death + loss of limbs + loss of eyes + Permanent Total Disablement  
+Permanent Partial Disablement +Temporary Total Disablement (2% of S.I. or Rs. 10000/-  
per week)

## 8. Premium

Basic Premium	(Rs)	1,305,351.77
Add:Premium for medical Extension	(Rs)	00.00
Net Premium	(Rs)	1,305,352.00
Add:10% Service Tax:	(Rs)	130,535.20
2%Education Cess On Service Tax:	(Rs)	2,610.70
1%Secondary And Higher Education Cess:	(Rs)	1,305.35
Premium Paid	(Rs)	1,439,803.00

## 9. Conditions/Endorsements

## 1. A- Death Only

2. D2 - Accidental Death + loss of limbs + loss of eyes + Permanent Total Disablement  
+Permanent Partial Disablement +Temporary Total Disablement (2% of S.I. or Rs. 10000/-  
per week)

**3. Subject to Medical Benefits Endorsement**

4. The policy is issued on named basis.

5. Medical Expenses 50% of claim amount or 15% of S.I which ever is less triggered only when claim is admissible under benefit table A,B,C or D2

6. Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy

7. Risk Category : I & II

**10. Special Conditions:**

1. Below mentioned activity shall be outside the scope of the policy

Professional sports team in respect of specific benefit for inability to perform

Participation in any kind of motor speed contest.

While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft.

Underground mining & contractor specializing in tunneling

Naval, military or air force personnel

Radioactivity, Nuclear risks, ionizing radiation

Exclusions

Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression.

Being under influence of drugs, alcohol, or other intoxication or hallucinogens

Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor

Committing any breach of law of land with criminal intent.

Death or disablement resulting from Pregnancy or childbirth

Risk Category III people are out of the scope of the policy

Terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy

**11. Clauses:**

1. The Cover is subject to inclusion of loss/ damage/ liability due to terrorism activity

**12. Warranties:**

1. The claim should be intimated with in the three months of the occurrence of the event, failing to which company shall not be liable to pay the claim

Subject otherwise to terms and conditions of Group Personal Accident Insurance Policy.

Signed for and on behalf of the ICICI Lombard General Insurance Company Limited, at Mumbai on this date 12/06/2012.



Authorized Signatory

Service Tax Registration No. : GIS/MUMBAI-I/1528/2001

Service Tax Code Number : AAACI7904GST001

Category: General Insurance Business Services 00440005.

Policy shall stand cancelled ab initio in the event of non realisation of the premium