

**Bharti AXA General Insurance Company Limited**

- 1800-103-2292
- customer.service@bharti-axa.com
- SMS<SERVICE>to6567700
- www.bharti-axa.co.in

Date: 03 Nov 2018  
Policy Number : APG/I2930261/61/10/006578

M/s GARGI MEMORIAL INSTITUTE OF TECHNOLOGY

BALARAMPUR BARUIPUR  
KOLKATA  
KOLKATA-700144  
KOLKATA  
INDIA 700144

To update your contact details, kindly call 1800-103-2292

Phone Number :  
sudipta.b@willstowerswaston.com

Dear M/s GARGI MEMORIAL INSTITUTE OF TECHNOLOGY,

We thank you for choosing Bharti AXA General Insurance. Your SMART GROUP PERSONAL ACCIDENT INSURANCE POLICY policy no APG/I2930261/61/10/006578 is enclosed. The terms, conditions, guidelines and other relevant details of your insurance coverage are available in the enclosed policy document.

Bharti AXA General Insurance is amongst the fastest growing multi-line general insurance companies in India. We are the first General Insurance company in India to be both ISO 9001 :2008 and ISO 27001 :2005 certified in our first year of operations.

Our bouquet of products is designed to cover all your insurance needs: from Health insurance, Motor insurance, Personal Accident Insurance, Home insurance to other insurances pertaining to your Business. To know more about our product range or to buy online, kindly visit [www.bharti-axa.co.in](http://www.bharti-axa.co.in).

In order to assist you and service you better, we provide

- Tie-up with 2000+ garages & over 4300 Hospitals across India that offer cashless facility
- 24x7 claims assistance
- A quick and hassle free Claims Settlement process.

Visit us at [www.bharti-axa.co.in](http://www.bharti-axa.co.in) to know more. We take pride in going the extra mile in our service and look forward to a lasting relationship.

Should you require any further assistance on your policy or would like to know more about our products, please do reach **WILLIS TOWERS WATSON INDIA INSURANCE BROKERS PVT LTD (61000426)** at (Office) 09313009584 , 011-51514666

Warm regards,  
  
Authorized Signatory

Registered Office Address:  
BHARTI AXA GENERAL INSURANCE COMPANY LTD  
HOSTO CENTRE No.43, Millers Road, Vasanth Nagar,  
Bangalore - 560046, INDIA. IRDA Regn. No.139  
Tel:1800-103-2292 Fax:80 40260101  
Insurance is the subject matter of solicitation.WL/08/13





**SMART GROUP PERSONAL ACCIDENT INSURANCE POLICY - TAX INVOICE**

**NEW BUSINESS Original**

Policy No. : APG/12930261/61/10/006578

Advisor Details

Advisor ID : ( 02 ) 61000426  
 Advisor Name : WILLIS TOWERS WATSON INDIA INSURANCE BROKERS PVT LTD (61000426)  
 Advisor Contact : (Office) 09313009584 , 011-51514666  
 Insured Name : GARGI MEMORIAL INSTITUTE OF TECHNOLOGY

Address : BALARAMPUR BARUIPUR  
 KOLKATA  
 KOLKATA-700144  
 KOLKATA  
 INDIA 700144

Contact Number :  
 Email Id : sudipta.b@willstowerswaston.com  
 Period of Insurance : From 00::0 hours on 01/11/2018 to midnight on 31/10/2019  
 Transaction No. : 1

Billing Currency : INR

Exchange Rate : 1.0000

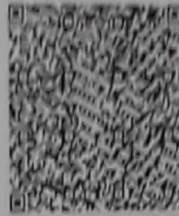
Gross Premium INR	Charges INR	Total Payable INR
109,463.00	GST 19,703.34	129,166.34

BHARTI AXA GENERAL INSURANCE COMPANY LTD



Issued by - INB5996 on 03/11/2018

**BHARTI AXA GENERAL INSURANCE COMPANY LTD**



**SMART GROUP PERSONAL ACCIDENT INSURANCE POLICY - POLICY SCHEDULE**

**NEW BUSINESS Original**

Policy No. : APG/I2930261/61/10/006578

**Advisor Details**

Advisor ID : ( 02 ) 61000426  
 Advisor Name : WILLIS TOWERS WATSON INDIA INSURANCE BROKERS PVT LTD  
 Advisor Contact : (Office) 09313009584 , 011-51514666

**Policy Details**

Policy No. : APG/I2930261/61/10/006578  
 Policy Type : SMART GROUP PERSONAL ACCIDENT INSURANCE POLICY  
 Period of Insurance : From 00::0 hours on 01/11/2018 to midnight on 31/10/2019  
 Premium : INR 109,463.00  
 GST : INR 19,703.34

Total premium Due : INR 129,166.34

**Insured Details**

Insured Name : GARGI MEMORIAL INSTITUTE OF TECHNOLOGY  
 Address : BALARAMPUR BARUIPUR  
 KOLKATA  
 KOLKATA-700144  
 KOLKATA  
 INDIA 700144  
 Contact Number :  
 Email Id : sudipta.b@willstowerswaston.com

**RISK DETAILS**

Type of Risk : APG GROUP PA  
 Name of member Insured : UNNAMED GPA

Date of Birth :  
 Occupation :  
 Class :  
 Beneficiary :  
 Relationship :

Capital Sum Insured (INR)

157,500,000.00

**Benefits**

DEATH+PTD+PPD+Medex

NO OF MEMBER COVERED 1800

Industry Type :Education

BASIC COVERS

Benefit Yes/No RFQ Condition if Any

Death only Yes Student/Parent

Permanent total Disability Yes Student

Permanent Partial Disability Yes Student

Temporary total disability 0

ADD ON COVERS

Benefit Yes/No RFQ Condition if Any

Accident Medical Expenses only Student Yes Covered up to 10%

of SI or 40% of admissible claim amount under the basic

cover ( death +PTD+PPD) or the actual whichever is less

Hospital Daily Cash Allowance No Not Applicable

Broken Bones No Not Applicable

Terms and Conditions

Unnamed Policy - from the date of policy inception 1800

covered.

Member list submitted during policy issuance will be

considered as final.

All terms and conditions of the GPA policy will be

applicable as per policy wording.

Members are covered up to 65 years of age

Mid-term enhancement of S.I. - Sum Insured declared during

the inception of the policy will be final and cannot be





BHARTI AXA GENERAL INSURANCE COMPANY LTD  
26, Shakespeare Sarani,  
Dimple Court, Ground Floor,  
Kolkata- 700017  
Tel:033 44021000 Fax:033 44021001  
Email: customer.service@bharti-axa.com



**SMART GROUP PERSONAL ACCIDENT INSURANCE POLICY - POLICY SCHEDULE**  
**NEW BUSINESS Original**

Policy No. : APG/I2930261/61/10/006578

enhanced or changed during the course of the policy  
The company shall not be liable under this policy for any  
claim arising or resulting from the Insured Person  
committing any breach of law with criminal intent or  
participating in an actual or attempted felony,  
riot, crime, misdemeanor or civil commotion  
Additions and deletions in the policy have to be intimated  
within 45 days from DOJ & DOL

Standard Exclusions  
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  
Professional people involved in Water sports, exclusively  
working on ship are excluded from the scope of policy ,  
especially that of Perils of the sea.  
Stand alone drivers are excluded from 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.  
Radioactivity, Nuclear risks, ionizing radiation

**MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENT**

Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:

\*





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**NEW BUSINESS Original**

Policy No. : APG/2930261/61/10/006578

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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.  
Radioactivity, Nuclear risks, ionizing radiation

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Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:

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BHARTI AXA GENERAL INSURANCE COMPANY LTD  
Shakespeare Sarani,  
Empire Court, Ground Floor,  
Kolkata- 700017  
Tel: 033 44021000 Fax: 033 44021001  
Email: customer.service@bharti-axa.com

BHARTI AXA GENERAL INSURANCE COMPANY LTD



**Important:**

This Schedule should be read in conjunction with the Terms and Conditions of the Policy.

**Grievance**

"For redressal of your grievance, if any, you may approach any one of the offices-  
1. Policy issuing office 2. Corporate Office. In case, you are not satisfied with our own  
grievance redressal mechanism; you may also approach Insurance Ombudsman. Details of  
Insurance Ombudsman offices are available at IRDA website: [www.irda.gov.in](http://www.irda.gov.in), or on the  
website of General Insurance Council: [www.gicouncil.in](http://www.gicouncil.in) or on the company website  
[www.bharti-axa.co.in](http://www.bharti-axa.co.in)"

Issued By - INB5996 on 03/11/2018

GROUPPA

BHARTI AXA GENERAL INSURANCE COMPANY LTD  
HOSTO CENTRE No.43, Millers Road, Vasanth Nagar, Bangalore - 560046, INDIA IRDA Regn. No.139  
Tel: 1800-103-2292 Fax: 80 40260101 Email: customer.service@bharti-axa.com

Supplier's Name : **BHARTI AXA GENERAL INSURANCE COMPANY LTD**  
 Supplier's address : 26, Shakespeare Sarani,  
 Dimple Court, Ground Floor,  
 Kolkata- 700017  
 Tel:033 44021000 Fax:033 44021001  
 Email: customer.service@bharti-axa.com

GSTIN of Supplier : 19AADCB2900000000

Sold To  
 Buyer Name : **GARGI MEMORIAL INSTITUTE OF TECHNOLOGY**

Invoice No. : 1901227987  
 Date : 03/11/2018

Buyer Address : **BALARAMPUR BARUIPUR  
 KOLKATA  
 KOLKATA-700144  
 KOLKATA  
 INDIA 700144**

Contact Number :  
 Email id : **sudipta.b@willstowerswaston.com**

Location of Supply (State) : **19 -West Bengal**

Location of Recipient (State) : **19 -West Bengal**

GSTIN of the buyer/ Unique ID : **UNREGISTERED**

Sr. No.	Description	SAC	Gross Value	IGST		CGST		SGST		Total Value
				Rate	Amount	Rate	Amount	Rate	Amount	
01	12930261/00001/APG /0001/APG	997133	109,463.00	0.00	0.00	9.00	9,851.67	9.00	9,851.67	129,166.34
<b>Total Amount Due</b>										129,166.34

Total Invoice Value (In figures) **129,166.34**

Total Invoice Value (In words) **Rupees One Lakh Twenty-Nine Thousand One Hundred Sixty Six and Thirty Four Paise Only**

Remarks, if any

For Bharti Axa General Insurance Co. Ltd.

  
 Authorised Signatory