



UNITED INDIA INSURANCE COMPANY LIMITED

101700
THELLIRETH CHAMBERS 1ST FLOOR, TK ROAD Pathanamthitta
PATHANAMTHITTA - 689645 KERALA
PH: (468) 2222210,(468) 2222246 FAX: EMAIL:

UNI STUDY CARE GROUP POLICY
UIN NO.IRDAl/HLT/UII/P-P/V.I/22/2015-16
POLICY NO:1017004223P117208356

PERIOD OF INSURANCE
From 10:00 Hrs of 19/03/2024
To Midnight of 18/03/2025

Insured

THE COLLEGE OF ENGINEERING

(MANAGED BY IHRD), KARUNAGAPPALLY, THODIYUR P.O.,KOLLAM
690523
KOLLAM
KERALA

Agent Name : **JERRY MATHEW SAM**
Agent Code : **AGD0002746**
Mobile/Landline Number/Email : **9447112512**
: **jerrylicofindia@yahoo.com**

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 101700@uiic.co.in

Download Customer App(www.uiic.co.in), REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

Printed By : SRE28550 @ 22/03/2024 10:43:55 AM



UNI STUDY CARE GROUP POLICY
UIN NO.IRDAI/HLT/UII/P-P/V.I/22/2015-16
SCHEDULE

Policy No.	1017004223P117208356		Previous Policy No.		
Insured Details	Customer id	23019575384			
	Name	THE COLLEGE OF ENGINEERING			
	Tel (O):	Tel (R)	Fax:		
	Email	Mobile:			
	Business / Occupation	None			
Period of Insurance	From	10:00 Hrs of 19/03/2024		To	Midnight of 18/03/2025

Coinsurance	UIIC 101700 : 100%
--------------------	--------------------

PREMIUM	Sixty-one thousand three hundred two rupees only
----------------	--

Serial No.	Name of Student	Sum Insured For Section I A	Sum Insured For Section I B	Sum Insured For Section I I	Nominee Name	Nominee Relationship
1	ABHIJITH S	1	100000	100000	LETHAKUMARI	Mother
2	ABHIN BS	1	100000	100000	SUDHA S	Mother
3	ABHIRAMI J	1	100000	100000	JAYA SREE	Mother
4	AFNA.V.S	1	100000	100000	SHAREEF.V.K	Father
5	AKHILESH SEKHAR	1	100000	100000	SOMA SEKHAR	Father
6	ALAN MATHEW THOMAS	1	100000	100000	THOMAS MATHEW	Father
7	ALTHAF AMEER	1	100000	100000	AMEER A	Father
8	AMINA S	1	100000	100000	SHAJAHAN M	Father
9	ANJALI SYAM	1	100000	100000	SUNILA S	Mother
10	ANJIMA REMANAN	1	100000	100000	R REMANAN	Father
11	ANOY JOSE	1	100000	100000	C. O JOSE	Father
12	ARSHA DAS	1	100000	100000	PREETHA	Mother
13	ARUNIMA.S	1	100000	100000	SHEELA.S	Mother
14	ASHIQMON.N	1	100000	100000	MUHAMMED NOUFAL .N	Brother
15	ASLAM MUHAMMED A	1	100000	100000	SABEENA A R	Mother
16	AVANI B	1	100000	100000	BINDU S	Mother
17	CHINTHAK DIVAN K	1	100000	100000	ASHA K	Mother
18	DEYA DAYAL	1	100000	100000	ESHA RAJ	Mother
19	DHANUSH J	1	100000	100000	JAYALEKSHMI S	Mother
20	JAYAKRISHNAN J	1	100000	100000	JAGADEESHBABU J	Father
21	JINU J CHANDRAN	1	100000	100000	VINITHA	Mother
22	KEVIN SAN	1	100000	100000	CINI JEROME	Mother
23	KRITHIVAS S PREM	1	100000	100000	SMITHA A BHADRAN	Mother
24	LEKSHMIPRIYA VS	1	100000	100000	VINOD KUMAR VS	Father
25	MAHITHA D	1	100000	100000	DEEPA S PILLAI	Mother
26	MEGHNA SREEDHAR	1	100000	100000	LEENA. C	Mother
27	MITHUL U	1	100000	100000	SARITHA K V	Mother
28	MUHAMMED FIHAN	1	100000	100000	MUNEER	Father
29	NEERAJA R NAIR	1	100000	100000	RAJU K	Father
30	PRITHVI RAJ R	1	100000	100000	RENJINI	Mother
31	RAIHANA SN	1	100000	100000	SADATH MS	Father
32	SAFIL. S	1	100000	100000	SHEEJA BEEGUM	Mother
33	SANJANA.L	1	100000	100000	LIJI. S	Mother
34	SOORAJ S KUMAR	1	100000	100000	MANJULA DEVI	Mother
35	SOURAV S	1	100000	100000	RAJITHA R	Mother
36	STERY ALEX PANICKER	1	100000	100000	BINDHU ALEX	Mother
37	SUMAYYA SAINU	1	100000	100000	NASILA E	Mother
38	VISHNU DEV S	1	100000	100000	SANTHOSH C	Father
39	ZENJITH	1	100000	100000	SUDHEENA	Mother
40	AALAM SHA	1	100000	100000	SHIBUMON V B	Father
41	ABHIJITH B	1	100000	100000	BIJU KUMAR V	Mother
42	ABHILASH A	1	100000	100000	THARAKESWARI V	Mother
43	ABHILASH MD	1	100000	100000	MADHUSOODHANAN PILLAI	Father
44	ABHINAND SAJIN	1	100000	100000	SAJIN. T	Father
45	ABHINAV M	1	100000	100000	MAHESH KUMAR S	Father
46	ABHINAYA P S	1	100000	100000	PREETHA R	Mother
47	ABHISHEK SURESH	1	100000	100000	MR. SURESH KUMAR. S	Father
48	ABISHEK S KUMAR	1	100000	100000	SREEJA SUNIL KUMAR	Mother
49	ADARSH A S	1	100000	100000	SINDHU S	Mother
50	ADEEBA ABDUL VAHID	1	100000	100000	ABDUL VAHID	Father
51	ADHIL A	1	100000	100000	HASEENA BEEVI A	Mother
52	ADHIL N	1	100000	100000	SHANI MOL	Mother

53	ADHIL. N	1	100000	100000	SHEEJA	Mother
54	ADITHYA DINESH	1	100000	100000	REKHA DINESH	Mother
55	ADWAITH D	1	100000	100000	DILEEP KUMAR N	Father
56	ADWAITH K RAJEESH	1	100000	100000	RAJEESH K	Father
57	ADWAITHRAJ	1	100000	100000	RAJKUMAR S	Father
58	AFROZ	1	100000	100000	ABDUL KADER T P M	Father
59	AGRAJAN A	1	100000	100000	ANITHA KUMARI KK	Mother
60	AKHIL A	1	100000	100000	RAJANI A	Mother
61	AKSHARA N LEO MATHEW	1	100000	100000	NASILA S	Mother
62	AL AMEEN A	1	100000	100000	ASHARAF	Father
63	ALEENA ANILKUMAR	1	100000	100000	ANILKUMAR A	Father
64	ALFIYA.A	1	100000	100000	AJEENA.N	Mother
65	AMEERSHA. A	1	100000	100000	ANVARSHA P. K	Father
66	ANAKHA B RAJEEV	1	100000	100000	BINDHU R	Mother
67	ANAMIKA.P	1	100000	100000	PRANAV P	Brother
68	ANEETA BIJU	1	100000	100000	BIJU C	Father
69	ANUSMRITH M M	1	100000	100000	MANIKANDAN M G	Father
70	ARJUN KRISHNA R	1	100000	100000	RADHA KRISHNA PILLAI	Father
71	ARJUN SARATH	1	100000	100000	SARATH CHANDRAN	Father
72	AROMAL UNNI	1	100000	100000	UNNI KRISHNAN	Father
73	ARYA S	1	100000	100000	SUBHADRA S	Mother
74	ASHIL SABU	1	100000	100000	SABU S R	Father
75	ASHILI BIJU	1	100000	100000	LIJI BIJU	Mother
76	ASWATHY S	1	100000	100000	JAYAN V M	Father
77	ASWIN S KUMAR	1	100000	100000	SREEKUMAR V	Father
78	CELESTINE GEO LESLIN	1	100000	100000	SANTHOSH MARY	Mother
79	DEVANANDA.R.G	1	100000	100000	GOPAKUMAR.P.G	Father
80	DEVIKA P A	1	100000	100000	AMMINI S	Mother
81	DEVIKRISHNA K M	1	100000	100000	MURALIDHARAN M	Father
82	DHAN RAJU	1	100000	100000	THARA P	Mother
83	DIYA FATHIMA.S	1	100000	100000	SHANAVAS.H	Father
84	EMMANUEL CHARLY	1	100000	100000	CHARLY M LAZAR	Father
85	FATHIMA A	1	100000	100000	AZAD PY	Father
86	G S JYOTHIKA	1	100000	100000	SUJAKUMARI T	Mother
87	GEORGY BINU GEORGE	1	100000	100000	BINU GEORGE	Father
88	GOKUL P JITH	1	100000	100000	PREMJITH PUSHKARAN	Father
89	GOURI S	1	100000	100000	SREEKUMAR.G	Father
90	GOURINANDA AS	1	100000	100000	AJITH KTK	Father
91	HANAAN B	1	100000	100000	RASEENA	Mother
92	HEMIN YOOSAF. P	1	100000	100000	ABDU RAHIM	Father
93	INSHAD IBRAHIM C	1	100000	100000	NIZA Y	Mother
94	ISHAAN THAVISH S	1	100000	100000	CHITRALEKHA	Mother
95	JAGANNADH. A. N	1	100000	100000	AJKUMAR. G	Father
96	JASNA T	1	100000	100000	THAHA A	Father
97	JENNIFER JOSEPH	1	100000	100000	JALAJA JOSEPH	Mother
98	JITHIN CHANDRAN J	1	100000	100000	THARA.P	Mother
99	JITHIN JAYAKUMAR	1	100000	100000	DEEPA.C	Mother
100	JITHIN JOSEPH	1	100000	100000	JOSEPH FRANCIS	Father
101	JUBIN Y THARAKAN	1	100000	100000	YOHANNAN THARAKAN	Father
102	JYOTHIKRISHNA	1	100000	100000	KRISHNADAS A M	Father
103	JYOTSNA D PRAMOD	1	100000	100000	PRAMOD KUMAR	Father
104	K.S.MAHADEV	1	100000	100000	SURESH.K.S	Mother
105	LEKSHMI S	1	100000	100000	SREELATHA M	Sister
106	LEKSHMI VANDANA	1	100000	100000	LEKSHMI NANDANA	Mother
107	MAHIMA D	1	100000	100000	DEEPA S PILLAI	Mother
108	MIDHUN P	1	100000	100000	GIRISAN P	Father
109	MUHAMMAD NIHAD N	1	100000	100000	NISSARUDEEN M	Father
110	MUHAMMAD RAIHAN N	1	100000	100000	NAJEEB A	Mother
111	MUHAMMED NASIH K P	1	100000	100000	NAVAS	Father
112	MUHAMMED SAFWAN S	1	100000	100000	SHAJAHAN A	Father
113	MUHAMMED SALMAN	1	100000	100000	MUJEEB RAHUMAN	Father
114	NANDANA.H	1	100000	100000	HARIPRIYA S	Father
115	NASRIN NISSAM	1	100000	100000	NISSAM. A	Father
116	NAZEEM MOHAMMED BASHEER	1	100000	100000	ANEES BASHEER	Mother
117	NIRANJAN K V	1	100000	100000	VALSAN K R	Father
118	NISHAD N S	1	100000	100000	NIZAR V S	Mother
119	NOBIN SIJO	1	100000	100000	SIJO LLOYD	Mother
120	PARVATHY PRAKASH	1	100000	100000	PRAKASH A	Father
121	PRANAV.P	1	100000	100000	RESMI.S	Mother
122	PRASANTH P	1	100000	100000	PRADEEP KUMAR L	Father
123	PUNYA AJ	1	100000	100000	AMBILI S	Mother
124	R K SHAKTHI	1	100000	100000	KAVITHA DEVI K	Father
125	RAHULKRISHNAN	1	100000	100000	RADHAKRISHNAN R	Mother
126	SABERI R	1	100000	100000	RAKESH U	Mother
127	SAFAL S	1	100000	100000	FOUSI M	Father
128	SANA AZEEZ	1	100000	100000	AZEEZ KUTTY	Mother
129	SANDRA R S	1	100000	100000	RENU L	Mother
130	SANKAR NARAYAN S	1	100000	100000	SURESH KUMAR J	Mother
131	SHARAF ALI A	1	100000	100000	SUHAINATH	Mother
132	SHEBIN SHA FIROS	1	100000	100000	RAMLATH	Father
133	SIVAPRIYA S	1	100000	100000	SAJEEV S	Sister

134	SOJA GRACE SAJU	1	100000	100000	SUSAN SAJU	Mother
135	SOOFIYA.N	1	100000	100000	SAHEERA.A	Mother
136	SOORYAJITH B	1	100000	100000	SARALA B R	Mother
137	SREEHARI H	1	100000	100000	ASHA N.S	Mother
138	SREELAKSHMI VS	1	100000	100000	SUDHEERKUMAR VS	Mother
139	SREELEKSHMI.B.S	1	100000	100000	SEETHALEKSHMI.B.S	Mother
140	SREYA ANIL	1	100000	100000	SHEMI B T	Mother
141	SUJITH S	1	100000	100000	LIJI. L	Mother
142	SUMAYYAERSHAD	1	100000	100000	SHAHEERA. A	Father
143	SWAGATH S	1	100000	100000	REMA	Father
144	UNNI KRISHNAN P	1	100000	100000	AMPILY T	Father
145	VISHAK K DILEEP	1	100000	100000	REJIMOL	Mother
146	VISHNU JOSHI	1	100000	100000	PRASANNA KUMARI	Father
147	VISHNU S	1	100000	100000	SUDHI R	Father
148	VISHNUPRIYA V	1	100000	100000	VIJI SUBHASH	Father
149	A.S BHARATHLAL	1	100000	100000	AMBILI K	Mother
150	ASHIK M	1	100000	100000	RASAK	Father
151	DEVIKA M	1	100000	100000	MOHANAN PILLAI	Father
152	HARINANDA R	1	100000	100000	RAJEEVAN K P	Father
153	MOHAMMAD NISHAD. T	1	100000	100000	ABDUL RASHEED. T	Father
154	PAVANJITH P S	1	100000	100000	PADMASAGAR P	Father
155	ABHISHEK A	1	100000	100000	MANIYAMMA	Mother
156	ADNAN SALIM	1	100000	100000	SALIM.S	Father
157	AKHIL RAJ	1	100000	100000	PUSHPARAJAN	Father
158	AKSHAY SANTHOSH	1	100000	100000	SANTHOSH KUMAR	Father
159	ANANTHA KRISHNAN. U	1	100000	100000	MAYADEVI. S	Mother
160	DEVATHEERTH GS	1	100000	100000	SMITHA.CS	Mother
161	FAIZ M SHAFEEK	1	100000	100000	M SHAFEEK	Father
162	MUHAMMED SUBAN S	1	100000	100000	SUBEER	Father
163	P VAIBHAV KUMAR	1	100000	100000	PRASANNAN P	Father
164	VIVEK VINOD	1	100000	100000	VINOD.R	Father
165	ABHAY DEV P	1	100000	100000	PRASAD S	Father
166	ABHAY GANESH	1	100000	100000	GANESH S	Father
167	ABHIJITH A	1	100000	100000	SIMI S	Mother
168	ABHIJITH K R	1	100000	100000	AMRUTHA	Sister
169	ABHIMANYU R B	1	100000	100000	BINDHU B	Mother
170	ABHINJOSE JM	1	100000	100000	MINIMOL	Mother
171	ABHISHEK. R	1	100000	100000	MALINI DEVI. R	Mother
172	ADHITHYAN K	1	100000	100000	RAVI	Father
173	ADIL MUHAMMED	1	100000	100000	NOUSHAD	Father
174	ADISANKAR.B	1	100000	100000	BIJU KUMAR S	Father
175	ADITH KP	1	100000	100000	MANOJ KUMAR AK	Father
176	ADITHYA K R	1	100000	100000	ABHISHEK T R	Brother
177	ADITHYAN S	1	100000	100000	PRIYA KUMARI	Mother
178	ADITYA ARUN	1	100000	100000	ARUN KUMAR TP	Father
179	ADITYA S	1	100000	100000	SUDHAKARAN PILLAI	Father
180	ADVAITH KRISHNA N A	1	100000	100000	N B ARULDAS	Father
181	AJAL RAJ R M	1	100000	100000	RAJEEVAN R M	Father
182	AJAS MUHAMMED	1	100000	100000	SHAJAHAN	Father
183	AKHIL V NATH	1	100000	100000	LATHA KUMARY	Mother
184	ALAN BIJU	1	100000	100000	BIJU JOSE	Father
185	ALBERT FRANCIS M	1	100000	100000	FRANCIS M V	Father
186	ALEENA K BABU	1	100000	100000	BEENAMOLE M	Mother
187	ALEESHA S H	1	100000	100000	SHERIF REHUMAN	Father
188	ALJO K.J	1	100000	100000	JAISON K.O	Father
189	AMAL GIGI	1	100000	100000	LOVELY GIGI	Mother
190	AMAL RAJ	1	100000	100000	REKHA M.S	Mother
191	AMAL SURESH	1	100000	100000	ANITHA KUMARY MD	Mother
192	AMALDEV P	1	100000	100000	PAVITHRAN R	Father
193	AMROSE SAKARIA	1	100000	100000	SHEEBA. B	Mother
194	ANAKHA AJAY A	1	100000	100000	AJAYA KUMAR M K	Father
195	ANAND D	1	100000	100000	G DEVAKUMAR	Father
196	ANAND V	1	100000	100000	VIJAYAKUMAR G	Father
197	ANANDA NARAYANAN	1	100000	100000	JAYACHANDRAN.S	Father
198	Anandhu babu	1	100000	100000	BABU K	Father
199	ANANTHAKRISHNAN M	1	100000	100000	SOBHANA AMMA R	Mother
200	ANASWARA B	1	100000	100000	BINDHU K	Mother
201	ANJALI ANIL	1	100000	100000	KRISHNALATHA	Mother
202	ANSHIBA SULTHANA	1	100000	100000	SUBAIRATH MP	Mother
203	ANUJA A S	1	100000	100000	AJAYAKUMAR R	Father
204	ANZIL F	1	100000	100000	SHYLA E	Mother
205	APSARA S	1	100000	100000	SURESH R	Mother
206	ARATHI. A. S	1	100000	100000	ANITHAKUMARI. B. K	Mother
207	ARAVIND P	1	100000	100000	BIJU.T	Mother
208	ARCHA SHYAM	1	100000	100000	SHYAM M K	Father
209	ASHIF AHAMMED P P	1	100000	100000	ASHRAF K	Father
210	ASWATHI MK	1	100000	100000	T P MANIKANDAN	Father
211	ASWATHI MK	1	100000	100000	T P MANIKANDAN	Father
212	ASWINDAS P	1	100000	100000	MOHANDAS P	Father
213	ATUL ALEXANDER VAIDIAN	1	100000	100000	DR ALEX VARGHESE VAIDYAN	Father
214	AYANA MARIAM JOSEPH	1	100000	100000	V K JOSEPH	Father

215	DEVA NANDAN D	1	100000	100000	DINESH KUMAR	Father
216	DEVANATH D R	1	100000	100000	REGHUNATHANPILLAI S	Father
217	DEVIKA P	1	100000	100000	ARJUN	Brother
218	DEVIKA PILLAI. U	1	100000	100000	PRESENNAN PILLAI. C	Father
219	DEVIKA RAJ S	1	100000	100000	SUCHITHRA R N	Mother
220	DEVIKA S	1	100000	100000	VINOD T G	Father
221	DEVINANDANA S	1	100000	100000	DINESHKUMAR PN	Father
222	DHANUSH G KRISHNAN	1	100000	100000	BINDU A	Mother
223	DON THOMSON	1	100000	100000	THOMSON M J	Father
224	FEBY B JAMES	1	100000	100000	BINDU JAMES	Mother
225	FIDA S	1	100000	100000	SHAREEF Y	Father
226	G S KALYANI	1	100000	100000	SARAT CHANDRAN NAIR K G	Father
227	GANESH KUMAR	1	100000	100000	RANI S	Mother
228	GOURI KRISHNA S	1	100000	100000	C C SAJEEVAN	Father
229	GOWTHAM GS PRASAD	1	100000	100000	GEETHA C	Mother
230	HABEEB RAHMAN H	1	100000	100000	SHEMY M	Mother
231	HAROON RASHEED	1	100000	100000	M ABDUL RASHEED	Father
232	HIBA NIZAR	1	100000	100000	NIZAR	Father
233	HRISHIKESH S R	1	100000	100000	SABU S S	Father
234	INDHULEKHA.S	1	100000	100000	SANDHYA V	Mother
235	IVIN ISSAC	1	100000	100000	ISAC ALBERT	Father
236	JOHAN GEORGE	1	100000	100000	BIJU JOSEPH	Father
237	JOSNA S VARGHESE	1	100000	100000	SHAJI VARGHESE	Father
238	KHADEEJA A BAKR	1	100000	100000	ABUL JABBAR	Father
239	KRISHNAJITH V	1	100000	100000	VINEED CG	Father
240	KRISHNENDU L	1	100000	100000	UNNI KRISHNA PILLAI	Father
241	LEKSHMI SHAJI	1	100000	100000	AMBIKA	Mother
242	LIYA L RAJ	1	100000	100000	RAJAN R	Father
243	M H DEVANARAYANAN NAMPOOTHIRI	1	100000	100000	HARIKUMAR	Father
244	MALAVIKA SUNIL	1	100000	100000	SUNIL M S	Father
245	MEGHITH SUNIL T	1	100000	100000	REJITHA PK	Mother
246	MILAN M J	1	100000	100000	JOB I M T	Father
247	MOHAMED SHAMMAS A	1	100000	100000	ABDUL NAZAR	Father
248	MOHAMMED FAVAS KS	1	100000	100000	SHANAVAS KA	Father
249	MUHAMMED SHAH S	1	100000	100000	SHAHAR	Father
250	NAMITHA VIJAY	1	100000	100000	SUNIJA VIJAYAN	Mother
251	NANDANA SUNIL	1	100000	100000	SHYLA. A	Mother
252	NANDHAGOPU A	1	100000	100000	ANIL KUMAR P	Father
253	NANDU R MANOJ	1	100000	100000	MANOJ KUMAR T	Father
254	NAZNA F	1	100000	100000	NAZIMUDEEN KUTTY E	Father
255	NEHA ANTONY	1	100000	100000	VINEETHA CLEETUS	Mother
256	PARVATHY AJITH	1	100000	100000	DEEPA GOPINADH	Mother
257	PAVITHRA JAIJU	1	100000	100000	MANJU JAIJU	Mother
258	PAWAN SHAJI	1	100000	100000	SMITHA SHAJI	Mother
259	PUNNYA PRADEEP	1	100000	100000	BINDHU PRADEEP	Mother
260	R ARUN	1	100000	100000	RAVINDRANPILLAI KG	Father
261	RATHIN KUMAR P	1	100000	100000	RATHEESH KUMAR P	Father
262	ROMIN VARGHESE	1	100000	100000	VARGHESE THOMAS	Father
263	ROOPA CHANDRAN	1	100000	100000	RAMACHANDRAN NAIR.B	Mother
264	SAGAR M NAZEER	1	100000	100000	SHINI I	Father
265	SAGAR SHYAMKUMAR	1	100000	100000	SHYAMKUMAR M	Father
266	SAJIL DANIEL SAM	1	100000	100000	SAMKUTTY DANIEL	Father
267	SARAT SONY	1	100000	100000	SONY SURENDRAN	Father
268	SAYYID THAHIR	1	100000	100000	SAYYID UMMER KOYA THANGAL	Father
269	SEETHAL S	1	100000	100000	SIVADAS	Mother
270	SHABARI SHOGAN B	1	100000	100000	SHOGAN KR	Mother
271	SHAHIM AHAMMED VPO	1	100000	100000	MOHAMMED BAVA VPO	Father
272	SIDDEEQ ROSHAN P T	1	100000	100000	JEMSEENA C P	Father
273	SIDHARTH MAHADEV SUNIL	1	100000	100000	REKHA R	Mother
274	SIVENDHU S	1	100000	100000	SURESH KUMAR	Father
275	SOORYAKRISHNA	1	100000	100000	RADHAKRISHNAN T V	Father
276	SREELAKSHMI MOHAN	1	100000	100000	SUNITHA MOHAN	Father
277	SURYAJITH A C	1	100000	100000	AJAYAKUMAR A C	Father
278	SWATHI LEKSHMI SS	1	100000	100000	SURENDRAN	Father
279	V A ADHARSH	1	100000	100000	V K AJIKUMAR	Father
280	ABHISHEK A	1	100000	100000	YASH VASIN	Brother
281	ADIL SAINUDEEN	1	100000	100000	SAINUDEEN KUNJU	Father
282	ADWAITH S	1	100000	100000	SIVAKUMAR T	Father
283	AKSHAY SATHEESH	1	100000	100000	ANUJA R CHANDRAN	Mother
284	AMTUL RAUF N A	1	100000	100000	ASEENA IBRAHIM	Mother
285	APARNA R KRISHNA	1	100000	100000	RAJANI E K	Mother
286	AROMAL PRATHAP	1	100000	100000	JAYA PRATHAP	Father
287	GOKUL KR	1	100000	100000	RAVEENDHRAN PILLAI	Father
288	HARIPRIYA M	1	100000	100000	ASHOKAN. M	Father
289	MUHAMMAD FAISAL A	1	100000	100000	ABDUL RAHIM A	Father
290	PUNNYA PRADEEP	1	100000	100000	PRADEEP KUMAR K	Father
291	RAHUL H	1	100000	100000	RANJITHA S	Mother

292	SHEEBA J	1	100000	100000	JOHNSON	Father
293	SHIVANI K	1	100000	100000	GIRISH K	Father
294	ABHIJITH M S	1	100000	100000	SHAINUMON S	Father
295	ACHUSIVAN	1	100000	100000	SADA SIVAN	Father
296	ALIFSHA S	1	100000	100000	SUDHEER S	Father
297	ANOOP A	1	100000	100000	ANIL TAC	Father
298	ARUN KS	1	100000	100000	P SHEEJA	Mother
299	ARUN PRADEEP	1	100000	100000	SIMI .S	Mother
300	ASHISH DINESAN	1	100000	100000	DINESAN	Father
301	ATHUL CHANDRAN	1	100000	100000	N CHANDRASEKHARAN NAIR	Father
302	DAISON F	1	100000	100000	DELSY	Mother
303	HARIGOVIND.S	1	100000	100000	SREEJA.A	Mother
304	KRISHNA THEERTH A P	1	100000	100000	ANIL KUMAR C R	Father
305	MANAS V MURALI	1	100000	100000	VINEETHA K	Mother
306	THOUFEEK A	1	100000	100000	RASHID A	Brother
307	A.BELWIN CLEMENT DAVID	1	100000	100000	T.BEROJ STEENA	Mother
308	AADHIL MUHAMMED	1	100000	100000	SHEMEENA	Mother
309	ABDUL HAKH.B	1	100000	100000	LUBAINA	Mother
310	ABHIJITH B	1	100000	100000	BIJU KUMAR	Father
311	ABHIJITH H	1	100000	100000	JAYALEKSHMY G	Mother
312	ABHIRAM N J	1	100000	100000	JAYAPRAKASH NS	Father
313	ABHIRAMI.B	1	100000	100000	BEENA	Mother
314	ABHISHEK P UNNITHAN	1	100000	100000	PRASAD UNNITHAN	Father
315	ABHISHEK S	1	100000	100000	SHIVAKUMAR E M	Father
316	ADARSH SURESH	1	100000	100000	GEETHA KUMARI	Mother
317	ADHITH MUKUNDAN	1	100000	100000	MUKUNDAN K V	Father
318	ADIL BIN ANWAR	1	100000	100000	MINI	Mother
319	ADITHYA VIJAYAKUMAR	1	100000	100000	VIJAYAKUMAR A	Father
320	AKHIL RAMDAS	1	100000	100000	RAMADAS K B	Father
321	AKSHAY S	1	100000	100000	SHEEBA R	Mother
322	AMEENA NAZAR	1	100000	100000	SAMEENA NAZAR	Mother
323	AMITH KURIAN JOSEPH	1	100000	100000	SHIBU JOSEPH	Father
324	AMJAD ALI N	1	100000	100000	RASIYATH E	Mother
325	APARNA S	1	100000	100000	SEEMA S	Mother
326	ARTSUN T KURIAN	1	100000	100000	JEFFRIN T KURIAN	Brother
327	ARUN SHANKAR R	1	100000	100000	SULEKHA P I	Mother
328	ARUNLAL M L	1	100000	100000	MANILAL K	Father
329	ASHNA KHALID	1	100000	100000	M M KHALID	Father
330	ASWATHI M	1	100000	100000	VALSALA K	Mother
331	ASWATHY KRISHNAN R	1	100000	100000	RENJINI L	Mother
332	ASWINI M	1	100000	100000	VALSALA K	Mother
333	ATHUL GEORGE	1	100000	100000	GEORGE SEBASTIAN	Father
334	AVANI PS	1	100000	100000	PRIYA T	Mother
335	DEVANANDAN.S	1	100000	100000	SUNILKUMAR.S	Father
336	DEVJITH P	1	100000	100000	BINDU G NAIR	Mother
337	ESHA FATHIMA N	1	100000	100000	NOWSHAD K	Father
338	EVELYN TREASA JAISON	1	100000	100000	JAISON MATHEW	Father
339	FATHIMA S	1	100000	100000	SHIHAB S	Father
340	FUAD SHAMSUDEEN A	1	100000	100000	SHUMAISA V S	Mother
341	NAZRIN M	1	100000	100000	MUHAMMED MUSTAFA	Father
342	NEENU S	1	100000	100000	SUSEELA A	Mother
343	AATHIF NIZAM	1	100000	100000	K NIZAM	Father
344	AKHIL A DAS	1	100000	100000	AJITH K DAS	Father
345	AKHIL A J	1	100000	100000	JAYAPRAKASH A R	Father
346	AMINA A	1	100000	100000	NIZA S	Mother
347	ANANTHU M	1	100000	100000	MADHU SOODANANPILLAI	Father
348	ANANTHU PRAKASH	1	100000	100000	PRAKASH G	Father
349	ANOOP V	1	100000	100000	VIKRAMAN PILLAI K	Father
350	ARUN KUMAR S	1	100000	100000	SANTHOSH KUMAR G	Father
351	ASHWIN S PILLAI	1	100000	100000	SHANMUGHAN PILLAI R	Father
352	ASIF S MAJEED	1	100000	100000	MK MAJEED	Father
353	MUHAMMED AMEEN	1	100000	100000	NOUSHAD S	Father
354	JOYEL MATHEW	1	100000	100000	VARGHESE MATHEW	Father
355	KAVYA KANNAN L	1	100000	100000	G KANNAN	Father
356	MEGHA G	1	100000	100000	GEETHA	Mother
357	MUHAMMED SAGAR A	1	100000	100000	ABDUL SALAM	Father
358	MUKIL KRISHNA B	1	100000	100000	BIJU G	Father
359	NASNIN NIZAR	1	100000	100000	NIZAR MUHAMMED M	Father
360	NIJIN K VARGHESE	1	100000	100000	VARGHESE V	Father
361	SEETHALEKSHMI B S	1	100000	100000	BABU S	Father
362	SUMA M	1	100000	100000	SUKUMARAN M	Father
363	GANESH S	1	100000	100000	SANJAI V	Father
364	GOURI KIRAN PL	1	100000	100000	LEKSHMI TV	Mother
365	GOUTHAM KRISHNA J	1	100000	100000	JAYAKRISHNAN S	Father
366	GRACE MARY K S	1	100000	100000	SABURAJ S	Father
367	HARISANKAR.M	1	100000	100000	RAJALEKSHMI .R	Mother
368	JANAKI S	1	100000	100000	SANTHOSH P	Father
369	JOBIN JOHN NINAN	1	100000	100000	JOHN NINAN	Father
370	KEERTHANA B ANIL	1	100000	100000	BINDU B NAIR	Mother
371	KEVIN DAVID PAUL	1	100000	100000	DAVID PAUL	Father

372	MANNA SHERON RAJAN	1	100000	100000	RAJAN PHILIP, AARON RAJAN	Father
373	MARIA GEORGE	1	100000	100000	GEORGE KUTTY MT	Father
374	MARRIAM SHAHJAHAN PILLAI	1	100000	100000	BAHIDA SHAHJAHAN	Mother
375	MAYOORA S	1	100000	100000	BIJU V	Father
376	MIDHUNA M M	1	100000	100000	MANJU M S	Mother
377	NAFIH N	1	100000	100000	NIZA MOL	Sister
378	NANDITHA S	1	100000	100000	SMITHA P	Mother
379	NEERAJ SURYA VF	1	100000	100000	TS VALSALAKUMARI	Mother
380	NIGHA RAVIKUMAR	1	100000	100000	AJITHA RAVIKUMAR	Mother
381	NIKHIL S	1	100000	100000	SIVAKUMAR S	Father
382	P PRITISH	1	100000	100000	PRIYA R	Mother
383	PAVAN J PRAKASH	1	100000	100000	RESMI RAJAN	Mother
384	PRATHEETHA PRAKASH M	1	100000	100000	MINIDURGA S	Mother
385	PRAVEENA K P	1	100000	100000	PRANAV K P	Brother
386	R S SOUMYA CHANDRAN	1	100000	100000	C R CHANDRAN	Father
387	RITHUL RANJITH	1	100000	100000	LEENA T	Mother
388	RUBEN T PAPPACHAN	1	100000	100000	BINI PAPPACHAN	Mother
389	SANJAI S KUMAR	1	100000	100000	BIJI S KUMAR	Mother
390	SETHULEKSHMI S	1	100000	100000	SATHI R	Mother
391	SHANLY SHIBU	1	100000	100000	SHIBU KOSHY	Father
392	SHIFALI A	1	100000	100000	ABDUL NIZAD H R	Father
393	SIVA VISWANADHAN	1	100000	100000	VISWANATHAN P	Father
394	SRAVAN P KUMAR	1	100000	100000	SREEVIDYA	Mother
395	SREELEKSHMI A	1	100000	100000	ANOOP G	Father
396	SRIKANTH SANJAY PAWAR	1	100000	100000	SANJAY PAWAR	Father
397	STEVE JOSEPH MANOJ	1	100000	100000	MANOJ JOSEPH	Father
398	THANSIYA H	1	100000	100000	HASHIM E	Father
399	THEJUS V	1	100000	100000	VINOD VIJAYARAJAN	Father
400	VISWAJITH VINOD	1	100000	100000	VINODH KUMAR PT	Father
401	ABHIJITH KV	1	100000	100000	SINDU	Mother
402	ADITH BABU	1	100000	100000	SURESH BABU R	Father
403	ASJAD N	1	100000	100000	NIZADU	Father
404	AYANA.B	1	100000	100000	VISHNU KUMARI	Mother
405	P S BHARATHAN	1	100000	100000	SAVITHA V S	Mother
406	RIYA RAJU	1	100000	100000	RAJU	Mother
407	SIVANI K V	1	100000	100000	LAKSHMIPRIYA PV	Mother
408	SREELAKSHMI.K.V	1	100000	100000	GEETHA.T.P	Mother
409	YADHUKRISHNAN.J	1	100000	100000	BINDHU.R	Mother
410	AARON C REJI	1	100000	100000	REJI CHACKO	Father
411	ARJUN. V	1	100000	100000	DEEPAKUMARI Y	Mother
412	JUBINAKABEER	1	100000	100000	HASEENA S	Mother
413	JYOTHILEKSHMI S	1	100000	100000	SREELEKSHMI.S	Sister
414	KAVYA S	1	100000	100000	SANTHOSH KUMAR G	Father
415	NOORA NS	1	100000	100000	NISSARUDEEN E	Father
416	PAVAN BABU	1	100000	100000	BABU C	Father
417	REJINA ANN P GEORGE	1	100000	100000	ALIYAMMA GEORGE	Mother
418	SHINSIYA S	1	100000	100000	SHAJI I	Father
419	ABHI ARAVIND	1	100000	100000	ARAVINDAKSHAN.C	Father
420	AHSANA KHALID	1	100000	100000	KHALID H	Father
421	RAHUL RAJ R	1	100000	100000	RAJAN N	Father
422	A.PREMJITH	1	100000	100000	RAJALEKSHMI.R	Mother
423	ABHISHEK S	1	100000	100000	SATHEESH KUMAR	Father
424	AJMAL A	1	100000	100000	SAMJU ANSAR	Mother
425	AKHIL B	1	100000	100000	ANITHA K	Mother
426	AKSHAI S	1	100000	100000	SAJI KUMAR	Father
427	AMAL VINOD	1	100000	100000	VINOD.D	Father
428	ANANDHU KRISHNAN R	1	100000	100000	RADHAKRISHNAN R	Father
429	ARAVIND A	1	100000	100000	A ANILKUMAR	Father
430	ARJUN W	1	100000	100000	SEENA S	Mother
431	ARUN BINU	1	100000	100000	S BINU KUMAR	Father
432	ASIF MOHAMMED	1	100000	100000	HASEENA	Mother
433	CHANDANA S	1	100000	100000	SURESH KUMAR P	Father
434	DEEPAK.H	1	100000	100000	BINDHU.S	Mother
435	JEEVAN P	1	100000	100000	T PRASANAN	Father
436	KIRANRAJ	1	100000	100000	SIVARAJAN	Father
437	R VIBIN KRISHNA	1	100000	100000	RAJEEV KUMAR C	Father
438	RAHUL R	1	100000	100000	RAJESH V	Father
439	S ARUN	1	100000	100000	LATHAKUMARI S	Mother
440	SIVAPRAKASH K	1	100000	100000	KANDHASWAMY D	Father
441	SOORAJ. S	1	100000	100000	RAJANI. S	Mother
442	UDITH ROY	1	100000	100000	RANI ROY	Mother
443	UJWAL ROY	1	100000	100000	RANI ROY	Mother
444	AAKHIL S RAJESH	1	100000	100000	RAJESH S	Father
445	ABHIJITH H	1	100000	100000	AJITHAKUMARI G	Mother
446	ABHIJITH T	1	100000	100000	THULASEEDHARAN	Father
447	ABHIRAMI KANNAN	1	100000	100000	ABHIJITH KANNAN	Brother
448	ABHISHEK R	1	100000	100000	SASIKALA DEVI	Mother
449	ADARSH V	1	100000	100000	VANAMALI PILLAI S	Father
450	ADITHYAN K P	1	100000	100000	DR.PREMAKUMAR G P	Father
451	AJAS MUHAMMED N	1	100000	100000	SHAMLA K	Mother
452	AJMIYA S	1	100000	100000	ANZIA	Sister

453	AKSHAY S	1	100000	100000	ABHAI S	Brother
454	AKSHAY S	1	100000	100000	SHAJI P	Father
455	AKSHAYA N	1	100000	100000	NAGARAJAN R	Father
456	ALEENA JAMAL	1	100000	100000	LAILAMMAL S	Mother
457	ALSHIFA HUSSAIN	1	100000	100000	SAKKENA BEEGAM	Mother
458	ANAGHA N	1	100000	100000	NATASHA S	Mother
459	ANJALI SURESH	1	100000	100000	SUJA. P	Mother
460	AROMAL AR	1	100000	100000	RADHAKRISHNAPILLAI V	Father
461	ASWIN ANIL KUMAR VIDHU DEVI	1	100000	100000	ANJANA AV	Sister
462	ASWIN DEV M	1	100000	100000	AJITHA KUMARI T	Mother
463	BASIL J	1	100000	100000	JOHNY D	Father
464	BETCY BIJU	1	100000	100000	MONY BIJU	Mother
465	BHAVYA SURESH	1	100000	100000	SINI S CHANDRAN	Mother
466	BLAZE JAYAN	1	100000	100000	JAYAN T Y	Father
467	DANU SABU	1	100000	100000	SABU DANIEL	Father
468	DEEPAK R KRISHNAN	1	100000	100000	BEENA RADHAKRISHNAN	Mother
469	DEVU S	1	100000	100000	SARITHA	Mother
470	DHIYA CATHERINE XAVIER	1	100000	100000	BINDU XAVIER	Mother
471	GOPIKA S	1	100000	100000	SREEKUMARI B	Mother
472	GOPIKA V	1	100000	100000	GOKUL S	Brother
473	J JAYAKRISHNAN	1	100000	100000	BINDU K	Mother
474	JOEL MATHEW V	1	100000	100000	MATHEW VARGHESE	Father
475	JOTIS ANIL	1	100000	100000	ANIL A. R.	Father
476	K R DEVI LEKSHMI	1	100000	100000	K P KRISHNA KUMAR	Father
477	MEERA SHIBU	1	100000	100000	DEEPA S	Mother
478	NANDHANA.V	1	100000	100000	NAYANA PRAKASH.V	Sister
479	NIBITHA BABY	1	100000	100000	BABY.B	Father
480	Nishan Saffar	1	100000	100000	H L SHEEBA	Mother
481	NITHYA R A	1	100000	100000	ANITHA P M	Mother
482	P.PARAMESWARAN	1	100000	100000	SINI G S	Mother
483	REHAN RASHEED	1	100000	100000	SHYLA RASHEED	Mother
484	REMO ANTONY	1	100000	100000	DEENO ANTONY	Brother
485	REVATHY S	1	100000	100000	SURESH KUMAR B	Father
486	RUBEN JACOB	1	100000	100000	REEBA JACOB	Sister
487	SARATH K J	1	100000	100000	JIM K M	Father
488	SHUBHAM SUDHIR SHETE	1	100000	100000	SUDHIR BABURAO SHETE	Father
489	SONLEY S OOMMEN	1	100000	100000	BRIGITTY M BABY	Mother
490	SUMAYYA SULAIMAN	1	100000	100000	SYD SULAIMAN	Father
491	THASNI THAHA	1	100000	100000	THAHA EBRAHIM KUTTY	Father
492	VAANI G PILLAI	1	100000	100000	SINDHU GOPAKUMAR	Mother
493	KRISHNANUNNI A S	1	100000	100000	SHEEJA S	Mother
494	MUHAMMED NASEEB	1	100000	100000	NAVAS H	Father
495	MISHAL K NAZEEM	1	100000	100000	NAZEEM AHAMAD K M	Father
496	YETHU KRISHNAN	1	100000	100000	REGHUNATHAN PILLAI	Father
497	AISWARYA UNNI	1	100000	100000	SUMA G	Mother
498	AMEENA N	1	100000	100000	NAZARUDEEN	Father
499	ANAND S	1	100000	100000	SURESH T	Father
500	ARCHA S	1	100000	100000	SREELETHA S	Mother
501	DEVIKA A	1	100000	100000	AMBILI K	Mother
502	DEVIKA R	1	100000	100000	SANALKUMAR	Husband
503	JAFFIN JOHNSON	1	100000	100000	RAICHEL. S	Mother
504	MIDHUN P	1	100000	100000	DEEPA C	Mother
505	RISWANA S	1	100000	100000	NIZA Y	Mother
506	SONIA	1	100000	100000	VILSAMMA SUNIL	Mother
507	SREELEKSHMI.B	1	100000	100000	AFIN.B	Husband
508	VISHNU. R	1	100000	100000	JAYALEKSHMI. S	Mother
509	A H LAKSHITHAA	1	100000	100000	HARIKRISHNAN A	Father
510	ABHISHEK SG	1	100000	100000	SREEKUMAR J	Father
511	AIBELL BIJESH	1	100000	100000	MAXWELL BIJESH	Brother
512	AMAL NAZAR	1	100000	100000	NAZAR U	Father
513	ANJANA K	1	100000	100000	KUSAN V	Father
514	ARJUN A J	1	100000	100000	JAYASREE S	Mother
515	DARSANA S SABU	1	100000	100000	SABU B R	Father
516	DEVIKA SURESH	1	100000	100000	GIRIJA KUMARI	Mother
517	HARI KRISHNAN B	1	100000	100000	BABURAJAN.P	Father
518	IRFAN MUHAMMED PS	1	100000	100000	HAYARNISSA	Mother
519	M K NANDU KRISHNA	1	100000	100000	MOHANAN PILLAI B	Father
520	MOHINI K M	1	100000	100000	MOHANAN K K	Father
521	RAMEESA FATHIMA N	1	100000	100000	NISAR KUTTY J	Father
522	SANGEETHA V	1	100000	100000	SANTHOSH KUMAR P	Father
523	SIDHI A S	1	100000	100000	SRADHA A S	Sister
524	SULEKHA S	1	100000	100000	SHIAS S	Father
525	VISHNU B	1	100000	100000	BIJU	Father
526	RAHUL RAMESH	1	100000	100000	RAMESH.G	Father
527	SHABNA S	1	100000	100000	BADARUDEEN E	Father
528	ABHIJITH V	1	100000	100000	SANDHYA K R	Mother
529	ABHINAV SANTHOSH KUMAR	1	100000	100000	SANTHOSH KUMAR	Father

530	ABIN BABU	1	100000	100000	BABU	Father
531	ADHIL MUHAMMED N	1	100000	100000	NIJUMON S	Father
532	ADITHYAN A S	1	100000	100000	C AJAYAKUMAR	Father
533	AKASH A	1	100000	100000	ASHOKAN	Father
534	AKASH B	1	100000	100000	BABU RAJAN	Father
535	AL AJMAL MOHAMAD SHAHA	1	100000	100000	SINDHU SHAH	Mother
536	ANANDHU KRISHNAN	1	100000	100000	UNNIKISHNAN NAIR	Father
537	BIJOY J	1	100000	100000	DAYANA	Mother
538	CALVIN SAM	1	100000	100000	ANNAMMA SAM	Mother
539	JASSIM AMEER	1	100000	100000	JASEENA M A	Mother
540	MANIKANTAN S	1	100000	100000	BINDHU SREEKUMAR	Mother
541	NIKHIL PRASAD	1	100000	100000	V SWAPNAKALA	Mother
542	RONAL PAUL	1	100000	100000	PAUL JAMES	Father
543	SAJID SUBAIR	1	100000	100000	SUBAIR S	Father
544	SREEGOVIND S	1	100000	100000	SALINI S	Mother
545	SREEHARI S	1	100000	100000	VIJAYAKALA	Mother
546	SREENATH S	1	100000	100000	SREEKUMAR KG	Father
547	VIGNESH G PILLAI	1	100000	100000	SINDHU GOPAKUMAR	Mother
548	VISHNU SAJEEV	1	100000	100000	SAJEEV S	Father

Total SI for Sec. IA	₹ 548	Total SI for Sec. IB	₹ 54800000	Total SI for Sec. II	₹ 54800000	Total SI for Sec. III	₹ 13700000	Total SI for Sec. IV	₹
----------------------	-------	----------------------	------------	----------------------	------------	-----------------------	------------	----------------------	---

Policy Period:	1 Yrs.	Total No of Person:	548	Total Sum Insured:	₹ 123300548
Special Condition:	Total 548 STUDENTS OF COLLEGE OF ENGGINEERING KARUNAGAPPALLY (AS PER LIST)- COVERAGE DETAILS: Section 1B:Max SI Rs.1 Lakh in the event of accidental death of either of the parents towards Course fee,hostel charges,expenses of books and uniform; Section 2:Max SI Rs.1 Lakh towards Death,PTD to the students due to accidents;Additional Cover of Hospitalisation expenses - Max of Rs.25000/-inclusive of ambulance charge of Rs.4000/-				

Net Premium:	61,302.00
CGST(9%):	5,517.00
SGST(9%):	5,517.00
Stamp Duty:	10.00
Total:	72,336.00
Receipt No:	10110170023119440010
Receipt Date:	22/03/2024
Agency/Broker Code :	AGD0002746
BDIS Code :	BD60088
Direct Business :	

Customer GST/UIN No.:	32AAAAI0624D1ZJ	Office GST No.:	32AAACU5552C1ZS
SAC Code:	997133	Invoice No. & Date:	42231117208356 & 22/03/2024
Amount Subject to Reverse Charges-NIL			

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 19/03/2024

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO PATHANAMTHITTA 101700 on this 22nd day of March 2024 .

For and On behalf of
United India Insurance Co. Ltd.



Duly Constituted Attorney(s)
Underwritten By - SRE28550 (DO UNDERWRITER)

Affix Policy
Stamp here.

UNI STUDY CARE GROUP POLICY

WHEREAS the Insured named in the Schedule herein (herein after called the insured) has made/had made and/ or caused to be made to the United India Insurance Co. Ltd., (herein after called 'the Company') proposals and/or declaration dated as stated in Schedule hereto which together with any statements and warranties contained therein shall be the basis of this contract and is /are deemed to be incorporated herein for the insurance hereinafter set forth in respect of persons detailed in the Schedule of insured persons (herein after called the 'Insured Persons').

NOW THIS POLICY WITNESSETH that subject to and in consideration of the payment made to the Company the premium for the period stated in the schedule or for any further period for which the Company, may accept payment and subject to the terms, provisions, exclusions, definitions and conditions contained herein or endorsed or otherwise expressed hereon the Company shall pay the insured to the extent and in the manner hereinafter provided that if any of the insured persons shall

SECTION I

- A) If at any time during the currency of this policy the parent / guardian named in the schedule shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within six calendar months of the occurrence be the sole and direct cause of death or total and irrecoverable loss of two limbs or two eyes or 100% Permanent Total Disablement (permanently totally and absolutely disable the parent /guardian from engaging in any employment or occupation of any description whatsoever) then the company shall pay to the insured Student or parent / guardian as the case may be the capital sum insured stated in the schedule.
- B) In addition to the above benefit mentioned under (A) (if liability is admitted under clause A above) the student shall be reimbursed for the unexpired period of study, the tuition fee, development expenses, boarding and lodging charges and other insured expenses (excluding payments made prior to accident and / or over due payments as on date of accident) on actual basis subject to the maximum limits as stated in the schedule.

SECTION II

If at any time during the currency of this policy the insured Student shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within six calendar months of the occurrence be the sole and direct cause of death or total and irrecoverable loss of two limbs or two eyes or 100% Permanent Total Disablement (permanently totally and absolutely disable the insured student from engaging in any employment or occupation of any description whatsoever) then the company shall pay to the parent / guardian or insured Student as the case may be the capital sum insured stated in the schedule .
In case of death of both student and the parent / guardian named in the schedule of the policy resulting solely and directly from same accident caused by outward, violent and visible means, within six calendar months of its occurrence then the company shall pay the legal heir of the parent / guardian sums stated in the schedule.

SECTION III

Subject to the terms, conditions, exclusions and the Company undertakes that if during the period stated in the Schedule any insured student shall contract any disease or suffer from any illness or sustain any bodily injury through accident incur at any Nursing Home/Hospital in India as herein as an inpatient, the Company will pay to the Insured Person the such expenses as are reasonably and necessarily incurred subject to the limits as follows but not exceeding the Sum Insured in any one period of insurance stated against that person in the schedule.

	Hospitalisation Benefits	Limits
A	i) Room, Boarding Expenses as provided by the Hospital / nursing home.	i) Up to 0.5% of Sum Insured per day
	ii) If admitted in IC Unit	ii) Up to 1% of Sum Insured per day
B	Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees, Nursing Expenses	Up to 15% of Sum Insured per illness / Injury
C	Anaesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Diagnostic Materials and X-ray Dialysis, Chemotherapy, Radiotherapy Cost of Peacemaker, Artificial Limbs & Cost of organs and similar expenses.	Up to 15% of Sum Insured per illness / Injury

N.B: a) Total expenses per illness are limited to 35% of Sum Insured

b) Company's Liability in respect of all claims admitted during the period of insurance shall not exceed the Sum Insured per person as mentioned in the schedule)

EXCEPTION

PROVIDED ALWAYS THAT

Provided always that the Company shall not be liable under this policy for:

1. Compensation under any / all of the Sections in case of discontinuation of studies by the student for whatsoever reasons prior to the occurrence of an accident giving rise to a claim under this policy.
2. Compensation under more than one Section. of Section - I & Section - II
3. Claim arising due to accidental death of any insured person aged more than 70 years.
4. Payment of compensation in respect of death of the student or parent/ guardian directly or indirectly arising out of or contributed to by or traceable to any accidents occurred prior to the date of commencement of this policy.
5. The benefits payable under Section-I (B) of the policy do not have a recurring or carryover effect in case the student is not promoted to the next semester / next year of study.
6. Arrears payable to the college/institution by the student pertaining to the period prior to the accidental death of the parent/guardian covered under the policy.
7. The student or the parent / guardian forfeit all the benefits under the policy in case the student chooses a college or course of study other than those mentioned in the schedule of the policy. Notwithstanding this provision the Company reserves the right at their own discretion to extend the benefits of the policy to the Insured student to prosecute another course of study or at another college or both provided that the parent / guardian gives advance intimation in writing to the Company about such change of course or college or both and obtains the Company's permission by way of endorsement by paying additional premium if any levied by the Company.
8. Provided always that the Company shall not be liable under this policy for payment of compensation in respect of death of parent / guardian or insured student due to or arising out of:
 - a) Intentional self injury, suicide or attempted suicide
 - b) Whilst under the influence of intoxicating liquor or drugs

- c) Whilst racing on wheel, Hunting Big game shooting, Mountaineering, or whilst engaged in winter sports, skiing & Ice Hockey
 - d) Directly or indirectly caused by insanity
 - e) Arising or resulting from the insured committing any breach of law with criminal intent
 - f) Directly or indirectly connected with or traceable to War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) Civil war, rebellion, revolution, insurrection, Mutiny, Military or usurped power, seizure, capture, arrests restraints and detentions of all kings, princess and people of whatever nation, condition or quality whatsoever
 - g) Directly or indirectly caused by or contributed to by or arising from or traceable to ionising radiation or contamination by radio-activity from any source whatsoever or from nuclear weapons material.
9. The company shall not be liable to make any payment under this policy in respect of expenses whatsoever incurred by any Insured student in connection with or in respect of:
- a) Any Pre-Existing illness
 - b) Any Disease contracted within 30 days of inception of cover
 - c) Cataract, Benign, Prostatic, Hypertrophy, Hysterectomy for Menorrhagia, or Fibromyoma, Hernia, Hydrocele, Congenital internal disease, Fistula in anus, piles, Sinusitis and related disorders during first year of operation of cover.
 - d) Domiciliary Hospitalisation
 - e) Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as a part of any illness.
 - f) Cost of spectacles and contact lenses, hearing aids.
 - g) Dental treatment or surgery of any kind unless requiring hospitalisation.
 - h) Convalescence, general debility; run-down condition or rest cure, Congenital external disease or defects or anomalies, Sterility, Venereal disease, intentional self injury and use of intoxication drugs / alcohol
 - i) All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB - III) or lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
 - j) Charges incurred at Hospital or Nursing Home primarily for diagnosis x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury, for which confinement is required at a Hospital / Nursing Home
 - k) Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician
 - l) Treatment arising from or traceable to pregnancy (including voluntary termination of pregnancy) and childbirth, (including caesarian section)
 - m) Naturopathy Treatment.

Pregnancy Exclusion Clause: The Insurance under this Policy shall not extend to cover death disablement resulting directly or indirectly caused, contributed to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof

- 10.a) Any loss or damage occurring during the travel other than specified under section IV of the policy.
- b) Cracking, scratching of articles of brittle nature,
- c) Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stocks or share certificates, stamps and travel tickets or traveler's cheques or any other documents, articles of consumable nature.
- d) Theft of article / item from any vehicle unless the vehicle is fully secured and locked.
- e) Loss of gold ornaments, valuables, cameras, binoculars, mobile phones and other electronic items.

Communicable Disease Exclusion Clause: 1. Notwithstanding any provision, clause or term of this insurance contract to the contrary, this insurance Contract excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect): 1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and 1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority. 2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where: 2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and 2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and 2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and 2.4 the disease, substance or agent is such: 2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or 2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof. 3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to: 3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or 3.2 change in consumer behaviour, or 3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this insurance Contract. . 4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this [insurance Contract] that is affected by such Communicable Disease. 5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this insurance Contract] by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this insurance Contract that would otherwise be excluded through the exclusion set forth in this [Endorsement][Clause]. 6. If the insurer alleges that by reason of this [Endorsement][Clause] any amount is not covered by this insurance Contract the burden of proving the contrary shall rest in the insured.

Pandemic /Epidemic Specific Exclusion Clause: Notwithstanding any provision, clause or term of this Contract, this insurance Contract excludes any first party and/or third party actual or alleged loss, injury, sickness, disease, death, medical payment, defence cost, cost, damage, liability, claim, fines, penalty, compensation, expenses or any amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, arising out of (this includes all other terms commonly used and/or understood to reflect or describe, direct or indirect nexus and/or connection between one thing and another), intentional or unintentional violation of a. The provisions of Disaster Management Act, 2005 as amended from time to time b. The provisions of The Epidemic Diseases Act 1897 as amended from time to time c. The provisions of any act dealing with public health and/or public safety d. The rules, regulations, orders, guidelines, policies, notification etc issued from time to time under any of the above acts. 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.

DEFINITIONS:

- 1. ACCIDENT

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

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

-
- i. it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests -
- ii. it needs ongoing or long-term control or relief of symptoms
- iii. it requires your rehabilitation or for you to be specially trained to cope with it
- iv. it continues indefinitely
- v. it comes back or is likely to come back.

2. CONGENITAL ANOMALY

Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

- a. Internal Congenital Anomaly Which is not in the visible and accessible parts of the body.
- b. External Congenital Anomaly Which is in the visible and accessible parts of the body.

3. CONDITION PRECEDENT

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

4. CONTRIBUTION

Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion.

5. TUITION FEE:

Tuition fee means fees normally charged for the course of study mentioned in the schedule which may also include transportation charges for day scholars and does not include any extra fees paid by the student for additional tuition, examination fees, any other fees, special fees, arrears, security / library/laboratory/ co-operative society/caution deposit, expenses for industrial tours or penalties/levy imposed by the colleges for absenteeism or any other offences.

6. DEVELOPMENT CHARGES:

Development charges means the charges normally collected from all the students undertaking the same course of study by the college towards building or infrastructure development as permitted by the concerned education authority and does not include any additional charges paid by the insured student or his parent/guardian voluntarily or otherwise.

7. BOARDING:

Boarding means the customary diet provided to all students of the colleges for which charges are uniformly levied on all students. It does not include charges additionally paid by the insured student for additional diet/guest diet.

8. LODGING:

Lodging means the expenses normally charged per student by the hostel maintained by the college shown in the schedule of the policy towards dormitory, electricity and water charges. In case the student resides in a place other than such hostels, the reimbursement of expenses payable under Section-I B towards boarding and lodging shall be limited to 50% of the applicable amount shown in the table

9. EDUCATION AUTHORITY:

Education Authority means education authority legally authorised to issue notifications for organising counselling and admissions for the course of study and college mentioned in the schedule.

10. DAY CARE CENTRE

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

- a. Has qualified nursing staff under its employment
- b. Has qualified Medical Practitioner(s) in charge.
- c. Has a fully equipped operation theatre of its own where surgical procedures are carried out.
- d. Maintains daily records of patients and will make these accessible to the Insurance Company's authorized personnel.

11. DAY CARE TREATMENT

Day Care treatment means the medical treatment and/or surgical procedure which is

- (i). Undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological and
- (ii) which would have otherwise required a hospitalisation of more than 24hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.

12. DEDUCTIBLE

Deductible is a cost sharing requirement under a Personal Accident 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.

13. HOSPITAL / NURSING HOME means any institution in India established for indoor care and treatment of sickness and injuries and which either: has been registered as a Hospital or Nursing Home with the local authorities and is under the supervision of a registered and qualified Medical Practitioner or Should comply with minimum criteria as under: -

- i) It should have at least 15 inpatient beds.(in C class towns 10 beds)
- ii) Fully equipped operation theatre of its own wherever surgical operations are carried out.
- iii) Fully qualified Nursing Staff under its employment round the clock.
- iv) Fully qualified Doctor (s) should be in-charge round the clock.

The term ' Hospital / Nursing Home ' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place of alcoholics a hotel or a similar place.

Expenses on Hospitalisation for minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments, i.e, Dialysis, Chemotherapy, Radiotherapy; Eye Surgery, Dental Surgery, Lithotripsy (Kidney Stone removal), , D&C, Tonsillectomy taken in the Hospital / Nursing Home and the Insured is discharged on the same day, the treatment will be considered to be taken under hospitalisation Benefit. This condition will also not apply in case of stay in hospital of less than 24 hours provided

- a) The treatment is such that it necessitates hospitalisation and the procedure involves specialised infrastructural facilities available in hospitals.
- b) Due to technological advances hospitalisation is required for less than 24 hours only.

14. INJURY

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

15. IN-PATIENT CARE

In-patient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

16. INTENSIVE CARE UNIT

The term "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.

17. MEDICAL ADVICE

Medical Advice - Any consultation or advice from a Medical Practitioner including the issue of a any prescription or repeat prescription.

18. 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.

19. MEDICALLY NECESSARY

- Medically Necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which
- Is required for the medical management of the illness or injury suffered by the insured.
 - Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;
 - Must have been prescribed by a Medical Practitioner;
 - Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

20. MEDICAL PRACTITIONER

A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State of India or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence. The term Medical Practitioner would include Physician, Specialist and Surgeon. (The Registered Practitioner should not be the insured or close family members such as parents, in-laws, spouse and children).

21. NOTIFICATION OF CLAIM

Notification of claim is the process of notifying a claim to the insurer or TPA by specifying the timelines as well as the address/telephone number to which it should be notified.

22. ROOM RENT

Room rent shall mean the amount charged by a hospital for the Occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses.

23. 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.

24. 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 of suffering or prolongation of life, performed in a hospital or day care centre by a Medical Practitioner.

25. ANY ONE ILLNESS

Any one illness will be deemed to mean continuous period of illness and it includes relapse within 105 days from the date of discharge from the Hospital / Nursing Home where treatment has been taken. Occurrence of the same illness after a lapse of 105 days as stated above will be considered as fresh illness for the purpose of this policy.

CONDITIONS:

- Upon the happening of any event which may give rise to a claim under this Policy the Insured shall forthwith give notice thereof to the Company. Unless reasonable cause is shown the insured shall, within one calendar month after the event which may give rise to a claim under the Policy, give written notice to the Company with full particulars of the claim.
- Cover automatically ceases in case of death of the student.
- Proof satisfactory to the Company shall be furnished of all matters upon which a claim is based within the space of fourteen days after demand in writing. Any medical or other authorised representative of the Company shall be allowed to make a post-mortem examination of the body of the deceased parent/ guardian or insured student.
- Complaint to Police authorities is mandatory for loss under baggage section - IV
- The Company shall not be liable to make any payment under this Policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device whether by the insured or by any person on behalf of the insured.
- Cancellation of policy at the option of the insured provided no claim is preferred under the policy entails him a refund of premium at short period scale while the same at the option of the insurer, a pro rata refund of premium for the unexpired period.
- If the Insured shall at any time during the continuance of the Policy be insured against similar scheme for students or medical or baggage insurance with one or more insurers all the benefits under this policy shall be proportionately restricted to such amount which the sum insured of the policy bears to the highest sum insured for a corresponding benefit in any of the policies.
- If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/ difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.
It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.
It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.
- It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

10. Claim Related Information

For any claim related query, intimation of claim and submission of claim related documents, insured person may contact the company in person or through phone or email.

Grievances:

In case of any grievance the insured person may contact the company through phone or email or their website www.uic.co.in

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at

For updated details of grievance officer, kindly refer the link.....

(Note to insurers: Address of the Grievance Officer and link having updated details of grievance officer on website to be specified by the insurer. Insurer to also specify separate contact details for senior citizens)

Grievance may also be lodged at IRDAI Integrated Grievance Management System

- <https://igms.irda.gov.in/>.

Insurance Ombudsman -The insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The contact details of the Insurance Ombudsman offices have been provided as Annexure - A.

Annexure-A.

The contact details of the Insurance Ombudsman offices are as below- Areas of Jurisdiction	Office of the Insurance Ombudsman
Gujarat , UT of Dadra and Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in
Karnataka	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.bengaluru@ecoi.co.in
Madhya Pradesh and Chhattisgarh	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in
Odisha	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in
Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir, UT of 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@ecoi.co.in
Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in
Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in
Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in
Andhra Pradesh, Telangana and UT of Yanam -a part of the UT of Pondicherry	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 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in
Rajasthan	Office of the Insurance Ombudsman, JeevanNidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in
Kerala , UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam-682015. Tel.: 0484 - 2358759/2359338 Fax: 0484-2359336 Email: bimalokpal.ernakulam@ecoi.co.in
West Bengal, UT of Andaman and Nicobar Islands, Sikkim	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@ecoi.co.in
Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, 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.	Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in