

## TAILOR MADE GROUP PERSONAL ACCIDENT INSURANCE POLICY SCHEDULE

<b>Policy No.</b> : P/161200/02/2021/000305	<b>Previous Policy No.</b> : P/161200/02/2020/000279
Proposer's Code : 9655956	GSTIN : 07AAJCS4517L1Z0
Proposer's Name : SOUTH ASIAN UNIVERSITY	SAC Code : 997133/Accident and Health Insurance Services
Address : AKBAR BHAWAN CHANAKAYAPURI NEW DELHI - 110021 New Delhi,South West,Delhi-110021	Issuing Office Code : 161200
	Issuing Office Name : Area Office 2 DELHI
	Address : G-8, First Floor, Hauz Khas Market New Delhi 110016
Phone No : 0/9000000000/	Phone No : 011-40572101 - 09
E-mail Id :	E-mail Id : delhi.ac2@starhealth.in
Proposer GSTIN : UIN0717UNO00175UNQ	Place of Supply : Delhi / State Code : 07
Receipt No : 1203004843	Fulfiller Code : SH32581
Receipt Date. : 24/07/2020	<b>Intermediary Code : BA0000242676</b> <b>Name : Mr.SADANAND KUMAR</b> <b>Phone No : 9911385099/9935082456</b> <b>E-mail Id : sadanand1988lakshmi@gmail.com</b>
Premium :Rs.90272 /-	
CGST @9% : 8,124/- SGST / UTGST @9% : 8,124/-	
Stamp Duty :Rs.15/- Total Premium :Rs.106520 /-	
<b>Total Premium In Words : Rupees One Lakh Six Thousand Five Hundred Twenty Only</b>	
<b>PERIOD OF INSURANCE From : 01/08/2020 To : Midnight Of 31/07/2021</b>	

### RISK COVERAGE DETAILS

No Of Persons Covered	364	
<b>Accident Care Group - Named</b>		
<b>TABLE</b>	<b>COVER</b>	<b>SUM INSURED</b>
TABLE 1	Death Only Benefits	Rs.0/-
TABLE 2	Death PTD and PPD	Rs.109200000/-
TABLE 3	Death,PTD,PPD and TTD	Rs.0/-
TABLE 4	Death and PTD Only	Rs.0/-
Total Sum Insured		:RS.109200000 /-
Total Sum Insured In Words : Rupees Ten Crores Ninety-Two Lakhs Only		

**NOTE:**

PTD-Permanent Total Disablement  
PPD-Permanent Partial Disablement  
TTD-Temporary Total Disablement

This Insurance is subjected to exclusion of all pre-existing illness/disabilities as per the printed Policy conditions.

**SPECIAL EXCLUSION:** Any claims relating to nuclear , chemical and biological terrorism is excluded from the scope of the Policy.

**Condition Precedent :** In the event of any claim under the policy or intimation should be given to the company immediately, through toll free no: 1800 425 2255 / 1800 102 4477, 044 2826 3300 (chargeable), or email: support @ starhealth.in or fax - 1800 425 5522.

**Special Conditions:**

- Insured will be allowed a window period of 30 days from the policy Inception date to review the employee list covered under the policy . All Addition / deletion / Correction of the persons to be done subject to additional premium . if there is a change in the group size.

The Insured shall submit of list of additions and deletions on monthly basis to reach us at the latest by the 10th of subsequent month.

- Terrorism covered excluding Nuclear, Chemical and Biological.

At the time of claim, Proof of income is mandatory for all employees.

All Other Terms & Conditions Subject to printed Policy (Accident care Insurance policy - Group) Clause attached.

Entered by : SH6614  
Approved by : SH18630

Place :  
Receipt Date. : 05/08/2020

For Star Health and Allied Insurance Company Ltd.

**IRDAI Regn. No 129**

**Corporate Identity Number U66010TN2005PLC056649**  
**Email ID : info@starhealth.in**



Authorised Signatory

**Attached to and forming part of Policy No P/161200/02/2021/000305**

It is hereby declared and agreed that in the event of any claim for the 'Death' of an employee covered under the policy, the benefits shall become payable to the employer i.e., the Insured against the discharge. Such payment will discharge the company (Insurer) from its obligation under the policy in respect of such claims

Warranted that in case of dishonour of premium cheque(s), the Company shall not be liable under the policy and the policy shall be void ab initio (from inception).

The insurance under this policy is subject to conditions, clauses, warranties, endorsements as per Printed Policy Clauses attached.

**Sector Classification :**

Urban Social	Informal Sector	Informal Sector includes small scale, self-employed workers typically at a low level of organisation and technology, with the primary objective of generating employment and income, with heterogeneous activities like retail trade, transport, repair and maintenance, construction, personal and domestic services and manufacturing, with the work mostly labour intensive, having often unwritten and informal employer-employee relationship
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Cover could operate or attach only in respect of risk to employees and subject to condition that such employees was in service with the insured at the time of commencement of insurance and also at the time of action.

In witness whereof the undersigned being authorised by and on behalf of the company has / have herein to set his/ their hands at Area Office 2 DELHI on 04th Day of August 2020 .

Entered by : SH6614  
Approved by : SH18630

Place :  
Receipt Date : 05/08/2020

For Star Health and Allied Insurance Company Ltd.



Authorised Signatory

**TAX Invoice**

Invoice No. : 7E203Y21P0000126	Customer ID : CB0000029535
Invoice Date : 04/08/20	Policy No : P/161200/02/2021/000305
Recipient	Supplier
GSTIN : UIN0717UNO00175UNQ	GSTIN : 07AAJCS4517L1Z0
Proposer's Name : SOUTH ASIAN UNIVERSITY	NAME : Star Health and Allied Insurance Co Ltd - &CP_ISSUE_DIVN_NAME
Address : AKBAR BHAWAN CHANAKAYAPURI NEW DELHI - 110021	Address : G-8, First Floor, Hauz Khas Market New Delhi 110016
City :	City : AREA OFFICE 2 DELHI
State : Delhi	State : Delhi
Pincode : 110021	Pincode : 110016
Client Category : CORP	Place of Supply : 7 - Delhi

HSN / SAC Code	Description of Service(s)	Total	Discount	TaxableValue	IGST @ 18%	CGST @9%	UT/SGST@9%	Total Invoice Value
		A	B	C = A - B	D = C * IGST	E = C *CGST	F = C *UTGST or SGST	H = C + D + E+ F
99173	Insurance Services	90272	0	90272		8124	8124	106520

Total Invoice Value (in Figures) : Rs. 106520  
 Total Invoice Value (in Words) : Total Premium In Words : Rupees One Lakh Six Thousand Five Hundred Twenty Only  
 Amount of Tax Subject to reverse Charge : No

**Important Note:**

The invoice is issued as per Section 31 of the CGST Act

In case no GSTIN or incorrect GSTIN is provided by the Proposer at Proposal stage, Star Health and Allied Insurance Co Ltd shall not be responsible for any Input Tax Credit losses and no subsequent revision of invoice will be undertaken.

**E. & O.E**

This is a digitally signed document and hence no physical signature is required

**IRDAI Regn. No 129 Corporate Identity Number U66010TN2005PLC056649 Email ID : stargst@starhealth.in**

Entered by : SH6614  
 Approved by : SH18630

Place :  
 Receipt Date : 05/08/2020

For Star Health and Allied Insurance Company Ltd.

Authorised Signatory

Attached to and forming part of Policy No P/161200/02/2021/000305

Period of Insurance : From 01/08/2020 To Midnight Of 31/07/2021

Particulars of the Person covered :

No. of Persons Insured: 364

Sl.no.	Insured Person	ID No.	Sex	Date of Birth	Age(Yrs)	Relationship with Proposer	Occupation	Pre - existing Disabilities	Nominee Name	Nominee Relation*	Nominee's share	SUM INSURED IN (Rs.)				
												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
1	Chimi Dendup	SAU/AM(M)/2019/01	M	07/02/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
2	Ali Niazi	SAU/AM(M)/2019/02	M	10/03/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
3	Kezang Yuden	SAU/AM(M)/2019/03	F	06/09/1990	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
4	Liaqat	SAU/AM(M)/2019/04	M	20/05/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
5	Bilal Noori	SAU/AM(M)/2019/05	M	28/05/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
6	Mahdi Rezai	SAU/AM(M)/2019/06	M	13/04/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
7	Din Mohammad Yosufi	SAU/AM(M)/2019/07	M	01/12/1994	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
8	Ahmad Farhad Zahir	SAU/AM(M)/2019/08	M	05/01/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
9	Abdul Tamim Karimi	SAU/AM(M)/2019/09	M	15/12/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
10	Sabira Sultana	SAU/AM(M)/2019/10	F	03/04/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
11	Hezbollah Rahimi	SAU/AM(M)/2019/11	M	04/09/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
12	Mohammad Ali Tamim	SAU/AM(M)/2019/12	M	22/10/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
13	Gul Agha Jan	SAU/AM(M)/2019/13	M	27/09/1991	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
14	Aayushman Raina	SAU/AM(M)/2019/14	M	05/05/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
15	Ekansh Mallik	SAU/AM(M)/2019/15	M	13/01/1999	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		

Entered by : SH6614

Approved by : SH18630

Place :  
Receipt Date: 05/08/2020

For Star Health and Allied Insurance Company Ltd.

IRDAI Regn. No 129

Corporate Identity Number U66010TN2005PLC056649

Email ID : info@starhealth.in

Authorised Signatory

Attached to and forming part of Policy No P/161200/02/2021/000305

Period of Insurance : From 01/08/2020 To Midnight Of 31/07/2021

Particulars of the Person covered :

No. of Persons Insured: 364

Sl.no.	Insured Person	ID No.	Sex	Date of Birth	Age(Yrs)	Relationship with Proposer	Occupation	Pre - existing Disabilities	Nominee Name	Nominee Relation*	Nominee's share	SUM INSURED IN (Rs.)				
												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
16	Shallu Nanda	SAU/AM(M)/2019/17	F	26/02/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
17	Nisha	SAU/AM(M)/2019/18	F	30/09/1998	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
18	Kirti Singh	SAU/AM(M)/2019/19	F	22/07/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
19	Ankit Kumar	SAU/AM(M)/2019/20	M	22/09/1999	20	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
20	Shikhar Gupta	SAU/AM(M)/2019/21	M	06/12/1999	20	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
21	Shubham Singh	SAU/AM(M)/2019/22	M	08/12/1998	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
22	Maniya Paras Vinubhai	SAU/AM(M)/2019/23	M	31/12/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
23	Simran Chhabra	SAU/AM(M)/2019/24	F	19/11/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
24	Riaz Mahmud	SAU/AM(M)/2019/25	M	28/04/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
25	Md. Alamin	SAU/AM(M)/2019/26	M	15/10/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
26	Shirani Punniyamoorthy	SAU/BIO(M)/2019/01	F	29/12/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
27	Bivek Pokharel	SAU/BIO(M)/2019/02	M	17/08/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
28	Rupak Parajuli	SAU/BIO(M)/2019/03	M	02/12/1994	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
29	Sharad Paneru	SAU/BIO(M)/2019/04	M	18/06/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
30	Dawa	SAU/BIO(M)/2019/05	M	11/03/1997	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
31	Deo Kumar Rai	SAU/BIO(M)/2019/06	M	15/02/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
32	Ugyen Dema	SAU/BIO(M)/2019/07	F	19/04/1997	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
33	Sonam Yangdon	SAU/BIO(M)/2019/08	F	12/10/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
34	Irshad Arshad	SAU/BIO(M)/2019/09	M	15/01/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
35	Munira Haque	SAU/BIO(M)/2019/10	F	06/06/1995	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
36	Hedayaturah man Habibzai	SAU/BIO(M)/2019/11	M	10/02/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
37	Vranda	SAU/BIO(M)/2019/12	F	01/03/1997	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
38	Vishal Dey	SAU/BIO(M)/2019/13	M	15/09/1998	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
39	Arushi Jain	SAU/BIO(M)/2019/14	F	22/09/1998	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
40	Nandini Mehrotra	SAU/BIO(M)/2019/15	F	27/12/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
41	Manik Goel	SAU/BIO(M)/2019/17	M	30/06/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
42	Disha Sharma	SAU/BIO(M)/2019/18	F	16/05/1999	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
43	Mahima Kumari	SAU/BIO(M)/2019/19	F	21/04/1999	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
44	Shambhavi Dwivedi	SAU/BIO(M)/2019/20	F	25/09/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
45	Prerna Yadav	SAU/BIO(M)/2019/21	F	06/11/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		

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Approved by : SH18630

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Particulars of the Person covered :

No. of Persons Insured: 364

Sl.no.	Insured Person	ID No.	Sex	Date of Birth	Age(Yrs)	Relationship with Proposer	Occupation	Pre - existing Disabilities	Nominee Name	Nominee Relation*	Nominee's share	SUM INSURED IN (Rs.)				
												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
46	Aradhana Gangwr	SAU/BIO(M)/2019/22	F	20/07/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
47	SHIVANI VOHRA	SAU/BIO(M)/2019/25	F	14/11/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
48	RITIKA DAS	SAU/BIO(M)/2019/26	F	26/02/1997	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
49	FAHMIDA ALTAF	SAU/BIO(M)/2019/27	F	28/02/1990	30	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
50	SAIDUL KARIM	SAU/BIO(M)/2019/28	M	05/05/1995	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
51	ZARGUL	SAU/BIO(M)/2019/29	M	01/01/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
52	Sivang Goswami	SAU/BIO(M)/2019/23	M	10/07/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
53	Sonali Sambyal	SAU/BIO(M)/2019/24	F	29/01/1997	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
54	Karma Dorji	SAU/CS(M)/2019/01	M	28/04/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
55	Jamyang Choden	SAU/CS(M)/2019/02	F	05/09/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
56	Ravi Kumar Gupta	SAU/CS(M)/2019/03	M	21/07/1995	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
57	Khalilullah	SAU/CS(M)/2019/04	M	18/04/1995	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
58	Nazifa Kazimi	SAU/CS(M)/2019/05	F	12/09/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
59	Md. Abdul Malek Chowdury	SAU/CS(M)/2019/06	M	30/12/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
60	M. Mohaiminul Islam	SAU/CS(M)/2019/07	M	22/07/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		

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Particulars of the Person covered :

No. of Persons Insured: 364

Sl.no.	Insured Person	ID No.	Sex	Date of Birth	Age(Yrs)	Relationship with Proposer	Occupation	Pre - existing Disabilities	Nominee Name	Nominee Relation*	Nominee's share	SUM INSURED IN (Rs.)				
												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
61	Ashish Kumar	SAU/CS(M)/2019/08	M	26/09/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
62	Kamran Khan	SAU/CS(M)/2019/09	M	26/12/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
63	Sher Singh	SAU/CS(M)/2019/10	M	04/04/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
64	Nadira Ahmadi	SAU/CS(M)/2019/11	F	23/10/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
65	Kauveri Rawat	SAU/CS(M)/2019/12	F	22/01/1997	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
66	Hina Gupta	SAU/CS(M)/2019/13	F	31/08/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
67	HADI	SAU/CS(M)/2019/24	M	05/01/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
68	KANISHKA ARORA	SAU/CS(M)/2019/25	F	07/03/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
69	AVANTIKA GAUR	SAU/CS(M)/2019/26	F	10/09/1999	20	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
70	PRIYA KESHARWANI	SAU/CS(M)/2019/27	F	10/04/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
71	SONAKSHI GARG	SAU/CS(M)/2019/28	F	16/05/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
72	RUHOLLAH YOUSUFI	SAU/CS(M)/2019/29	M	03/10/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
73	J.SWETA	SAU/CS(M)/2019/30	F	11/09/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
74	Divyanshi Gupta	SAU/CS(M)/2019/15	F	27/12/1998	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
75	Muskan	SAU/CS(M)/2019/16	M	24/02/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		

Entered by : SH6614

Approved by : SH18630

Place :  
Receipt Date: 05/08/2020

For Star Health and Allied Insurance Company Ltd.

Authorised Signatory



Attached to and forming part of Policy No P/161200/02/2021/000305

Period of Insurance : From 01/08/2020 To Midnight Of 31/07/2021

Particulars of the Person covered :

No. of Persons Insured: 364

Sl.no.	Insured Person	ID No.	Sex	Date of Birth	Age(Yrs)	Relationship with Proposer	Occupation	Pre - existing Disabilities	Nominee Name	Nominee Relation*	Nominee's share	SUM INSURED IN (Rs.)				
												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
76	Sayed Mortaza	SAU/CS(M)/2019/17	M	20/10/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
77	Mohammad Arqam	SAU/CS(M)/2019/18	M	16/03/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
78	Manjeet	SAU/CS(M)/2019/19	M	09/10/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
79	Debanjan Chakraborty	SAU/CS(M)/2019/23	M	14/04/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
80	Sudepto Das	SAU/ECO(M)/2019/01	M	28/11/1998	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
81	Preksha Jain	SAU/ECO(M)/2019/02	F	11/08/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
82	Abhishek Yadav	SAU/ECO(M)/2019/03	M	20/11/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
83	Sapnam Adhikari	SAU/ECO(M)/2019/04	F	05/12/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
84	Namgay Wangchuk	SAU/ECO(M)/2019/05	M	02/03/1997	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
85	Mohammad Zarif Mohammadini	SAU/ECO(M)/2019/06	M	12/10/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
86	Hashmatullah Shafiq	SAU/ECO(M)/2019/07	M	02/01/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
87	DIKSHA PANDEY	SAU/ECO(M)/2019/24	F	17/09/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
88	RITIKA JAIN	SAU/ECO(M)/2019/26	F	01/10/1999	20	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
89	MEGHALI ARORA	SAU/ECO(M)/2019/27	F	13/02/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
90	RAMANDEEP KAUR HORA	SAU/ECO(M)/2019/28	F	28/02/1995	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		

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							DUATE		UNIVERSITY							
91	ADITYA RANJAN	SAU/ECO(M)/2019/29	M	24/12/1998	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
92	Mohammad Khalil Taqawi	SAU/ECO(M)/2019/08	M	31/08/1992	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
93	Mohammad Jawad Eshraq	SAU/ECO(M)/2019/09	M	04/10/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
94	Khair Mohammad	SAU/ECO(M)/2019/10	M	11/10/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
95	Mohammad Mustafa Noori	SAU/ECO(M)/2019/11	M	01/05/1992	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
96	Sayed Esmat Sajjadi	SAU/ECO(M)/2019/12	M	29/03/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
97	Arpita S Abraham	SAU/ECO(M)/2019/13	F	16/03/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
98	Harshita Panda	SAU/ECO(M)/2019/14	F	10/08/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
99	Payal Sharma	SAU/ECO(M)/2019/15	F	06/02/1999	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
100	Ajay Saharan	SAU/ECO(M)/2019/16	M	03/11/1998	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
101	Aarushi Singh	SAU/ECO(M)/2019/17	F	17/06/1999	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
102	Subhanshi Negi	SAU/ECO(M)/2019/18	F	20/01/1997	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
103	Anshika Jain	SAU/ECO(M)/2019/19	F	16/06/1999	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
104	Chahat Preet Kaur	SAU/ECO(M)/2019/20	F	02/06/1997	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
105	Abdul Hussain	SAU/ECO(M)/2019/23	M	24/04/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		

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							DUATE		UNIVERSITY							
106	Sifat Umme Aiman	SAU/LLM/2019/01	F	12/03/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
107	Jamiul Hasan Joy	SAU/LLM/2019/02	M	03/01/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
108	Nirogini Thambaiya	SAU/LLM/2019/03	F	07/03/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
109	Muhibullah Stanikzai	SAU/LLM/2019/04	M	15/02/1995	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
110	Awal Khan	SAU/LLM/2019/05	M	28/09/1991	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
111	Makan Tamang	SAU/LLM/2019/06	M	02/12/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
112	Tasnim Binta Mukhlis	SAU/LLM/2019/07	F	23/06/1995	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
113	Samiul Mahmud Rokib	SAU/LLM/2019/08	M	05/02/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
114	Atif Iqbal	SAU/LLM/2019/09	M	09/04/1990	30	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
115	Anupa Aryal	SAU/LLM/2019/10	F	18/04/1995	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
116	Prakriti Malla	SAU/LLM/2019/11	F	03/01/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
117	Md. Al Imran Khan	SAU/LLM/2019/12	M	25/03/1986	34	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
118	Antarnihita Mishra	SAU/LLM/2019/13	F	22/03/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
119	Saijeet Pratap Singh	SAU/LLM/2019/15	M	21/07/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
120	Vivek Kumar	SAU/LLM/2019/16	M	14/11/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
							DUATE		UNIVERSITY							
121	Subham Kumar Sahu	SAU/LLM/2019/17	M	19/08/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
122	SULTAN MEHMUD	SAU/LLM/2019/28	M	15/07/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
123	SYED EHTESHAMU DDIN AHMED	SAU/LLM/2019/29	M	11/07/1972	48	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
124	Asif Ali	SAU/LLM/2019/18	M	10/05/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
125	Suyash Bharatiya	SAU/LLM/2019/19	M	12/05/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
126	Nazneen Rasinna H	SAU/LLM/2019/20	F	25/09/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
127	Deepika S	SAU/LLM/2019/21	F	10/02/1997	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
128	Rohan George	SAU/LLM/2019/22	M	28/10/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
129	Praharsh Gour	SAU/LLM/2019/23	M	23/11/1994	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
130	Vikash Kumar	SAU/LLM/2019/24	M	02/06/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
131	Ashwin Menon V	SAU/LLM/2019/25	M	30/12/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
132	Mohd Imran	SAU/LLM/2019/26	M	01/07/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
133	Jamshed Ahmad Siddiqui	SAU/LLM/2019/27	M	02/05/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
134	Suraj Gautam	SAU/IR(M)/2019/01	M	24/06/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
135	Tek Raj Koirala	SAU/IR(M)/2019/02	M	09/10/1996	23	OTHERS	STUDENT UNDERGRA	NIL	SOUTH ASIAN	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
							DUATE		UNIVERSITY							
136	Jigme Tshering	SAU/IR(M)/2019/03	M	27/07/1997	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
137	Benafsha Attar	SAU/IR(M)/2019/04	F	27/11/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
138	Ramesh Gurung	SAU/IR(M)/2019/05	M	01/01/1987	33	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
139	Tabassum Iqbal	SAU/IR(M)/2019/06	F	29/10/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
140	Homayoon	SAU/IR(M)/2019/07	M	06/07/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
141	Himadri Roy Chowdhury	SAU/IR(M)/2019/08	M	15/12/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
142	Muhibullah Shadan	SAU/IR(M)/2019/09	M	15/09/1990	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
143	Rajib Kumar Das	SAU/IR(M)/2019/10	M	02/01/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
144	Hisham Eslam	SAU/IR(M)/2019/11	M	11/02/1992	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
145	Rituja Ghosh	SAU/IR(M)/2019/12	F	18/03/1997	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
146	Yash Singh	SAU/IR(M)/2019/13	M	13/09/1994	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
147	Prashant Panche	SAU/IR(M)/2019/14	M	17/08/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
148	Abhishek Sharma	SAU/IR(M)/2019/15	M	16/01/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
149	Kapil Kumar	SAU/IR(M)/2019/17	M	14/03/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
150	Ashish Abhishek	SAU/IR(M)/2019/19	M	24/10/2000	19	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
							DUATE		UNIVERSITY							
151	Shubhangkar Roy Sarkar	SAU/IR(M)/2019/20	M	19/08/1998	21	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
152	Jayant Nariala	SAU/IR(M)/2019/21	M	17/06/1995	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
153	Sougat Roy	SAU/IR(M)/2019/22	M	11/06/1987	33	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
154	YUG DESAI	SAU/IR(M)/2019/25	M	15/10/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
155	BARAT IBRAHIMI	SAU/IR(M)/2019/27	M	01/01/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
156	MOHAMMAD AMIN	SAU/IR(M)/2019/29	M	20/06/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
157	Reza	SAU/IR(M)/2019/23	M	25/07/1995	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
158	Ugyen Pelden	SAU/SOC(M)/2019/01	M	13/10/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
159	Prashant Das	SAU/SOC(M)/2019/02	M	13/02/1989	31	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
160	Kinley Wangmo	SAU/SOC(M)/2019/03	F	01/03/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
161	Asrin Sarker Urme	SAU/SOC(M)/2019/04	F	10/01/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
162	Md. Zaminur Rahman	SAU/SOC(M)/2019/05	M	31/12/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
163	Cheki Zangmo	SAU/SOC(M)/2019/06	F	28/02/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
164	Md Rahamatullah	SAU/SOC(M)/2019/07	M	25/10/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
165	Dorji Choda	SAU/SOC(M)/2019/08	M	15/02/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
							DUATE		UNIVERSITY							
166	Ajita Krishnakumar	SAU/SOC(M)/2019/09	F	15/05/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
167	Ashir Gil	SAU/SOC(M)/2019/10	M	04/06/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
168	Mohammad Zia Nikzad	SAU/SOC(M)/2019/11	M	23/09/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
169	Farshid Mirzadah	SAU/SOC(M)/2019/12	M	10/08/1994	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
170	Nandana Bhattacharjee	SAU/SOC(M)/2019/13	F	10/11/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
171	Sudatta Ghosh	SAU/SOC(M)/2019/14	F	13/11/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
172	Tridib Mukherjee	SAU/SOC(M)/2019/15	M	24/02/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
173	RACHNA RAI	SAU/SOC(M)/2019/25	F	12/05/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
174	Aryaman Chatterjee	SAU/SOC(M)/2019/16	M	14/10/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
175	Yogesh Upadhyay	SAU/SOC(M)/2019/17	M	11/06/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
176	Buddha Prakash Dhamma Piya Asoka	SAU/SOC(M)/2019/18	M	10/10/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
177	Fawaz Basheer	SAU/SOC(M)/2019/19	M	26/05/1998	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
178	Manuram K R	SAU/SOC(M)/2019/20	M	13/01/1997	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
179	Mahuwa Choudhury	SAU/SOC(M)/2019/21	F	27/10/1997	22	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
180	Ankita	SAU/SOC(M)/2019/22	F	21/07/1997	23	OTHERS	STUDENT	NIL	SOUTH	SELF	100	0	300000	0		

Entered by : SH6614

Approved by : SH18630

Place :  
Receipt Date: 05/08/2020

For Star Health and Allied Insurance Company Ltd.

Authorised Signatory

Attached to and forming part of Policy No P/161200/02/2021/000305

Period of Insurance : From 01/08/2020 To Midnight Of 31/07/2021

Particulars of the Person covered :

No. of Persons Insured: 364

Sl.no.	Insured Person	ID No.	Sex	Date of Birth	Age(Yrs)	Relationship with Proposer	Occupation	Pre - existing Disabilities	Nominee Name	Nominee Relation*	Nominee's share	SUM INSURED IN (Rs.)				
												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
	Goswami	M)/2019/22					UNDERGRADUATE		ASIAN UNIVERSITY							
181	Pritish Menon	SAU/SOC(P)/2019/04	M	26/09/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
182	Subhash Nepali	SAU/SOC(P)/2019/03	M	20/08/1979	40	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
183	Johns Thomas	SAU/SOC(P)/2019/02	M	13/09/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
184	Md Raihan Raju	SAU/SOC(P)/2019/01	M	08/11/1991	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
185	Farjana Sharmin	SAU/IR(P)/2019/01	F	29/12/1989	30	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
186	Md. Khalilur Rahman	SAU/IR(P)/2019/02	M	12/01/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
187	Akhila Nagar	SAU/IR(P)/2019/03	F	28/12/1992	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
188	Shivam Bahuguna	SAU/IR(P)/2019/04	M	01/10/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
189	Aditya Roy	SAU/LS(P)/2019/01	M	15/01/1992	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
190	Apoorva Pathak	SAU/LS(P)/2019/02	F	26/02/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
191	Siddharth Singh	SAU/LS(P)/2019/03	M	12/12/1991	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
192	H M V Herath	SAU/LS(P)/2019/04	M	29/11/1974	45	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
193	Tarek Rahman	SAU/LS(P)/2019/05	M	01/01/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
194	Rashedul Islam	SAU/LS(P)/2019/06	M	09/12/1991	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
195	Konica	SAU/ECO(	F	29/09/1994	25	OTHERS	STUDENT	NIL	SOUTH	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
	Sehgal	P)/2019/02					UNDERGRADUATE		ASIAN UNIVERSITY							
196	Ritwika Patgiri	SAU/ECO(P)/2019/03	F	25/04/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
197	Samyak Jain	SAU/ECO(P)/2019/04	M	15/11/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
198	Zahidullah Muhammadi	SAU/ECO(P)/2019/05	M	21/03/1990	30	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
199	Shikha Verma	SAU/AM(P)/2019/01	F	01/12/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
200	Kavita	SAU/AM(P)/2019/02	F	15/07/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
201	Prathu Bajpai	SAU/AM(P)/2019/03	M	18/12/1994	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
202	A. M. Mohiuddin	SAU/AM(P)/2019/04	M	12/01/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
203	Kumarapeli Arachchige Kaushalya Kumarasinghe	SAU/SOC(P)/2016/01	M	04/11/1987	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
204	Anakshi Pal	SAU/SOC(P)/2016/02	F	26/06/1992	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
205	Shray Mehta	SAU/SOC(P)/2016/03	M	09/06/1987	33	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
206	Mumitha Madhu	SAU/SOC(P)/2016/04	F	17/05/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
207	Ajmal Kamal	SAU/SOC(P)/2016/06	M	27/03/1959	61	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
208	Madhav Wagley	SAU/AM(P)/2016/01	M	30/12/1982	37	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
209	Bableen Kaur	SAU/AM(P)/2016/03	F	15/11/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
							DUATE		UNIVERSITY							
210	Vivek Panwar	SAU/AM(P)/2016/04	M	10/05/1992	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
211	Gajendra Babu	SAU/AM(P)/2016/05	M	18/10/1994	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
212	Aditya Narayan Pandey	SAU/AM(P)/2016/06	M	01/12/1990	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
213	Madhu	SAU/BIO(P)/2016/01	F	29/10/1990	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
214	Md. Babu Mia	SAU/BIO(P)/2016/02	M	25/11/1989	30	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
215	Fauzia Parween	SAU/BIO(P)/2016/03	F	04/05/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
216	Rabindra Kumar Mahato	SAU/BIO(P)/2016/04	M	21/10/1988	31	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
217	Amit Kumar Mishra	SAU/BIO(P)/2016/05	M	10/09/1992	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
218	Nerina Shahi	SAU/BIO(P)/2016/06	F	24/10/1992	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
219	Sakshi Aggarwal	SAU/BIO(P)/2016/08	F	21/05/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
220	Animesh Sarker	SAU/BIO(P)/2016/09	M	01/01/1989	31	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
221	Manvendra Janmajaya	SAU/CS(P)/2016/01	M	02/11/1991	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
222	Sakshi Pandey	SAU/CS(P)/2016/02	F	09/04/1987	33	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
223	Harshita Dalal	SAU/CS(P)/2016/04	F	26/12/1988	31	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
224	Sajib Kumar Biswas	SAU/CS(P)/2016/05	M	21/02/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
							DUATE		UNIVERSITY							
225	Jayati Gulati	SAU/CS(P)/2016/07	F	10/09/1989	30	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
226	Jessica Thacker	SAU/ECO(P)/2016/01	F	05/12/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
227	Kabir Chugh	SAU/ECO(P)/2016/02	M	09/09/1992	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
228	Ishwor Adhikari	SAU/ECO(P)/2016/03	M	29/03/1992	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
229	Princy Jain	SAU/ECO(P)/2016/05	F	19/09/1990	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
230	Tariq Basir	SAU/ECO(P)/2016/06	M	31/12/1991	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
231	Mirwais Parsa	SAU/ECO(P)/2016/07	M	07/05/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
232	Uddipta Ranjan Boruah	SAU/IR(P)/2016/01	M	07/01/1989	31	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
233	Johny Arokiaraj P	SAU/IR(P)/2016/04	M	03/05/1989	31	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
234	Bipin Ghimire	SAU/IR(P)/2016/05	M	22/02/1989	31	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
235	Rustam Ali Seerat	SAU/IR(P)/2016/07	M	22/04/1989	31	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
236	Bushra Tariq	SAU/LS(P)/2016/02	F	20/03/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
237	M. Z. Ashraful	SAU/LS(P)/2016/04	M	07/07/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
238	Parthiban B	SAU/LS(P)/2016/05	M	15/06/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
239	Ahmad Fawad Poya	SAU/LS(P)/2016/06	M	10/03/1987	33	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
							DUATE		UNIVERSITY							
240	Harshita Bhasin	SAU/ECO(P)/2017/01	F	19/04/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
241	Rashika Arora	SAU/ECO(P)/2017/02	F	28/10/1994	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
242	Abdul Ahmad Bahir	SAU/ECO(P)/2017/03	M	01/01/1989	31	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
243	Divya Sharma	SAU/AM(P)/2017/01	F	02/10/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
244	Rohit Manglik	SAU/AM(P)/2017/03	M	15/06/1992	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
245	Bishnu Pada Gosh	SAU/AM(P)/2017/04	M	01/03/1981	39	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
246	Asimul Haque	SAU/CS(P)/2017/01	M	15/01/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
247	Him Kafle	SAU/CS(P)/2017/02	M	21/09/1992	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
248	Taniya Seth	SAU/CS(P)/2017/03	F	19/03/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
249	Nesar Ahmad Wasi	SAU/CS(P)/2017/04	M	17/12/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
250	Aniket Bhattacharyya	SAU/BIO(P)/2017/01	M	13/02/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
251	Rakhi	SAU/BIO(P)/2017/02	F	12/10/1992	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
252	Ankita	SAU/BIO(P)/2017/03	F	26/04/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
253	Md. Musa Hossain	SAU/BIO(P)/2017/04	M	20/11/1990	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
254	Diksha Narang	SAU/SOC(P)/2017/01	F	15/02/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
							DUATE		UNIVERSITY							
255	Tanvi Bhati	SAU/SOC(P)/2017/02	F	16/08/1992	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
256	Chandra Prakash Aryal	SAU/SOC(P)/2017/03	M	21/11/1985	34	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
257	Anushka Sandhamalie Kahandagama	SAU/SOC(P)/2017/04	F	04/05/1982	38	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
258	Prakash Bhandari	SAU/IR(P)/2017/01	M	29/09/1987	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
259	Divisha Srivastava	SAU/IR(P)/2017/02	F	29/07/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
260	Sariful Islam	SAU/IR(P)/2017/03	M	20/05/1990	30	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
261	Shubham Dwivedi	SAU/IR(P)/2017/04	M	03/08/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
262	Santosh Anand	SAU/LS(P)/2017/01	M	25/12/1992	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
263	Farheen Ahmad	SAU/LS(P)/2017/03	F	20/01/1992	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
264	Ikramudin	SAU/LS(P)/2017/04	M	22/12/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
265	Jewel Howlader	SAU/AM(P)/2019/05	M	15/06/1992	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
266	Madhav Dhakal	SAU/BIO(P)/2019/01	M	01/01/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
267	Nazmir Binta Alam	SAU/BIO(P)/2019/02	F	17/04/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
268	Priyamedha Yadav	SAU/BIO(P)/2019/03	F	12/01/1986	34	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
269	Aradhana	SAU/BIO(P)	F	14/01/1994	26	OTHERS	STUDENT	NIL	SOUTH	SELF	100	0	300000	0		

Entered by : SH6614

Approved by : SH18630

Place :  
Receipt Date: 05/08/2020

For Star Health and Allied Insurance Company Ltd.

Authorised Signatory

Attached to and forming part of Policy No P/161200/02/2021/000305

Period of Insurance : From 01/08/2020 To Midnight Of 31/07/2021

Particulars of the Person covered :

No. of Persons Insured: 364

Sl.no.	Insured Person	ID No.	Sex	Date of Birth	Age(Yrs)	Relationship with Proposer	Occupation	Pre - existing Disabilities	Nominee Name	Nominee Relation*	Nominee's share	SUM INSURED IN (Rs.)				
												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
	Singh	/2019/04					UNDERGRADUATE		ASIAN UNIVERSITY							
270	Khagendra Ghimeray	SAU/BIO(P)/2019/05	M	23/12/1992	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
271	Sata Teja Naveen	SAU/BIO(P)/2019/06	M	25/07/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
272	Anjali Bhardwaj	SAU/CS(P)/2019/01	F	20/05/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
273	Sanjay Kumar	SAU/CS(P)/2019/02	M	08/11/1979	40	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
274	Prakash Datt Bhatt	SAU/CS(P)/2019/03	M	21/04/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
275	Basanta Kumar Singh	SAU/CS(P)/2019/04	M	22/01/1995	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
276	Vinay Kumar	SAU/CS(P)/2019/05	M	25/09/1996	23	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
277	SHITU SINGH	SAU/AM(P)/2018/01	F	02/04/1995	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
278	ASHUTOSH TIWARI	SAU/AM(P)/2018/02	M	28/04/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
279	GARIMA	SAU/AM(P)/2018/03	F	17/12/1994	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
280	MOHAMMAD AQIL SAHIL	SAU/AM(P)/2018/04	M	21/03/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
281	OBAIDULLAH WARDAK	SAU/AM(P)/2018/05	M	26/09/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
282	YUVAJ KC	SAU/BIO(P)/2018/01	M	17/02/1986	34	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
283	AMRENDRA KUMAR SAH	SAU/BIO(P)/2018/02	M	27/01/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
284	NIKITA	SAU/BIO(P)	F	01/01/1994	26	OTHERS	STUDENT	NIL	SOUTH	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
	YADAV	/2018/03					UNDERGRADUATE		ASIAN UNIVERSITY							
285	VIVEK PANDEY	SAU/BIO(P)/2018/04	M	06/09/1995	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
286	NIDHI DHAMA	SAU/BIO(P)/2018/05	F	06/09/1994	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
287	UMESH PRASAD SAH HATHI	SAU/BIO(P)/2018/06	M	11/06/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
288	MD. EBRAHIM KHALIL	SAU/BIO(P)/2018/07	M	01/01/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
289	Mrinalini Sharma	SAU/IR(P)/2018/08	F	20/05/1995	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
290	IMRAN AHMED	SAU/CS(P)/2018/01	M	21/04/1992	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
291	AMIT KUMAR SAH	SAU/CS(P)/2018/02	M	09/05/1994	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
292	UPENDRA PRAJAPATI	SAU/CS(P)/2018/03	M	08/09/1991	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
293	SHUBHAM SRIVASTAV	SAU/CS(P)/2018/04	M	12/01/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
294	PRIYANKA CHAK	SAU/SOC(P)/2018/01	F	07/07/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
295	EDIGA AVINASH	SAU/SOC(P)/2018/02	M	10/04/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
296	YADU NATH SHARMA	SAU/SOC(P)/2018/03	M	21/03/1990	30	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
297	VENKATA NARAYANA	SAU/SOC(P)/2018/04	M	05/08/1994	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
298	SOBIA HAMID BHAT	SAU/SOC(P)/2018/05	F	02/08/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
299	NITHTHIJAN	SAU/SOC(P)	M	10/03/1988	32	OTHERS	STUDENT	NIL	SOUTH	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
	ANTHAM BASKARAN BASKARAN	P)/2018/06					UNDERGRADUATE		ASIAN UNIVERSITY							
300	SRIDHAR KRISHNAN	SAU/IR(P)/2018/01	M	07/03/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
301	MOHAMMAD SHARIFUL ISLAM	SAU/IR(P)/2018/02	M	05/07/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
302	ANURAG ANIL	SAU/IR(P)/2018/03	M	09/02/1982	38	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
303	DIPYAMAN CHAKRABARTI	SAU/IR(P)/2018/04	M	29/11/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
304	MAHESHWAR GIRI	SAU/ECO(P)/2018/01	M	04/08/1991	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
305	SAURABH RASTOGI	SAU/ECO(P)/2018/02	M	21/08/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
306	SAPNA GOEL	SAU/ECO(P)/2018/03	F	18/03/1996	24	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
307	KUMAR ROHIT	SAU/ECO(P)/2018/04	M	11/06/1992	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
308	Mohammad Reza Ehsan	SAU/ECO(P)/2018/05	M	12/10/1990	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
309	Mohammad Reza Rezay	SAU/ECO(P)/2018/06	M	17/12/1990	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
310	MD TABISH EQBAL	SAU/LS(P)/2018/01	M	20/01/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
311	ASHFAQUZZAMAN CHOWDHURY	SAU/LS(P)/2018/02	M	18/07/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
312	SYED ALI AKHTAR	SAU/LS(P)/2018/03	M	27/07/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
313	GOBINDA ARYAL	SAU/LS(P)/2018/04	M	02/11/1991	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
							DUATE		UNIVERSITY							
314	ABHISHEK TRIVEDI	SAU/LS(P)/2018/05	M	18/11/1994	25	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
315	MAFRUZA SULTANA	SAU/LS(P)/2018/06	F	13/12/1992	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
316	Kumud Bhansali	SAU/SOC(P)/2013/002	F	04/10/1981	38	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
317	Rahul Srivastava	SAU/LS(P)/2013/001	M	15/11/1990	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
318	Deepika Bhardwaj	SAU/BIO(P)/2014/03	F	27/10/1989	30	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
319	Faiz Ahmad	SAU/BIO(P)/2014/07	M	15/06/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
320	Gorkha Raj Giri	SAU/BIO(P)/2014/08	M	28/03/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
321	Farhan Sufyan	SAU/CS(P)/2014/05	M	16/02/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
322	Ram Narayan Shrestha	SAU/ECO(P)/2014/03	M	08/01/1985	35	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
323	Shishir Ghimire	SAU/IR(P)/2014/01	M	23/04/1986	34	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
324	Masih Ullah Khan	SAU/IR(P)/2014/02	M	25/12/1986	33	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
325	Abhishek Dwivedi	SAU/SOC(P)/2014/07	M	19/09/1990	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
326	Joyashree Sarma	SAU/SOC(P)/2014/09	F	14/09/1988	31	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
327	Mohd Shoaib Khan	SAU/AP(P)/2014/02	M	20/05/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
328	Susheel Kumar Joshi	SAU/AP(P)/2014/03	M	14/05/1983	37	OTHERS	STUDENT UNDERGRA	NIL	SOUTH ASIAN	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
							DUATE		UNIVERSITY							
329	Iram Khan	SAU/LS(P)/2014/01	F	18/07/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
330	Anshul Gopal	SAU/AM(P)/2015/02	M	23/04/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
331	Anita Kumari Rao	SAU/AM(P)/2015/04	F	01/01/1992	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
332	Prem Bahadur Chand	SAU/AM(P)/2015/05	M	11/08/1973	46	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
333	Bhagat Singh	SAU/AM(P)/2015/06	M	12/12/1988	31	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
334	Ronobir Chandra Sarker	SAU/AM(P)/2015/07	M	25/02/1986	34	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
335	Meenakshi	SAU/AM(P)/2015/08	F	24/10/1989	30	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
336	Shilpa Sharma	SAU/BIO(P)/2015/01	F	23/03/1993	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
337	Ajay Kumar Yadav	SAU/BIO(P)/2015/03	M	14/02/1984	36	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
338	Renu Bisht	SAU/BIO(P)/2015/04	F	09/06/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
339	Bilal Ahmad Lone	SAU/BIO(P)/2015/05	M	03/01/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
340	Sushreesangita Priyadarshini Behera	SAU/BIO(P)/2015/06	F	25/06/1992	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
341	Dibya Ghimire	SAU/BIO(P)/2015/07	F	03/05/1990	30	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
342	Md. Summon Hossain	SAU/BIO(P)/2015/08	M	10/01/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
343	Preeti Nagar	SAU/BIO(P)	F	07/05/1987	33	OTHERS	STUDENT	NIL	SOUTH	SELF	100	0	300000	0		

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												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
		/2015/09					UNDERGRADUATE		ASIAN UNIVERSITY							
344	Mohd Sameen Chishti	SAU/CS(P)/2015/01	M	28/03/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
345	Sandeep Kumar	SAU/CS(P)/2015/02	M	07/12/1990	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
346	Rahul Nath	SAU/CS(P)/2015/03	M	31/03/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
347	Sweta Sharma	SAU/CS(P)/2015/04	F	23/12/1992	27	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
348	Sumit Kumar Banshal	SAU/CS(P)/2015/05	M	18/07/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
349	Amit Rauniyar	SAU/CS(P)/2015/06	M	13/12/1990	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
350	Pritam Anand	SAU/CS(P)/2015/07	M	12/12/1993	26	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
351	Chaitanya Talreja	SAU/ECO(P)/2015/01	M	10/11/1990	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
352	Vaishali Kohli	SAU/ECO(P)/2015/03	F	07/03/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
353	Sahil Mehra	SAU/ECO(P)/2015/04	M	24/12/1990	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
354	Sudesh Pokhrel	SAU/IR(P)/2015/01	M	15/12/1988	31	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
355	Syed Eesar Mehdi	SAU/IR(P)/2015/02	M	12/04/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
356	Anil Kumar	SAU/IR(P)/2015/05	M	20/12/1991	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
357	Syed Murtaza Mushtaq	SAU/IR(P)/2015/06	M	10/03/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
358	Ankur	SAU/IR(P)/	M	29/11/1987	32	OTHERS	STUDENT	NIL	SOUTH	SELF	100	0	300000	0		

Entered by : SH6614

Approved by : SH18630

Place :  
Receipt Date: 05/08/2020

For Star Health and Allied Insurance Company Ltd.

Authorised Signatory

Attached to and forming part of Policy No P/161200/02/2021/000305

Period of Insurance : From 01/08/2020 To Midnight Of 31/07/2021

Particulars of the Person covered :

No. of Persons Insured: 364

Sl.no.	Insured Person	ID No.	Sex	Date of Birth	Age(Yrs)	Relationship with Proposer	Occupation	Pre - existing Disabilities	Nominee Name	Nominee Relation*	Nominee's share	SUM INSURED IN (Rs.)				
												TABLE 1	TABLE 2	TABLE 3	TABLE 4	ME**
	Sharma	2015/08					UNDERGRADUATE		ASIAN UNIVERSITY							
359	Haris Jamil	SAU/LS(P)/2015/03	M	12/10/1991	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
360	Mazharul Islam	SAU/LS(P)/2015/04	M	01/01/1990	30	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
361	Pooja Kalita	SAU/SOC(P)/2015/01	F	28/02/1991	29	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
362	Umesh Joshi	SAU/SOC(P)/2015/05	M	25/10/1989	30	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
363	Abir Lal Mazumder	SAU/SOC(P)/2015/08	M	25/12/1991	28	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
364	Satyanand Jha Vatsa	SAU/SOC(P)/2015/09	M	18/02/1988	32	OTHERS	STUDENT UNDERGRADUATE	NIL	SOUTH ASIAN UNIVERSITY	SELF	100	0	300000	0		
											Total Sum Insured	0	109200000	0		

Entered by : SH6614  
Approved by : SH18630

Place :  
Receipt Date : 05/08/2020

For Star Health and Allied Insurance Company Ltd.



Authorised Signatory

## Group Accident Insurance Policy

The Company by this Policy agrees, subject to the terms, conditions and exclusions as set out and 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 the Schedule, upon the happening of an event, to pay the Sum Insured/ appropriate Benefit.

### 1. Definitions

In this Policy, the following words and expressions shall have the following meanings, as set forth, unless the context otherwise requires:

**Accident/Accidental** means a sudden, unforeseen and involuntary event caused by external visible and violent means.

**Age** means the age of the insured person on his/her completed years as recent birthday as per the English Calendar

**Clinic** means a medical establishment where patients are given medical treatment or advice

**Company** means Star Health and Allied Insurance Company Limited

**Condition Precedent** means the policy term or condition upon which the insurer's liability under the policy is conditional upon

**Day** means a period of 24 consecutive hours

**Dependent Child** means a child (natural or legally adopted), who is financially dependent on the insured person does not have his / her independent sources of income.

**Grievous Injury** means emasculation, permanent privation of the sight of either eye, permanent privation of hearing of either ear, privation of any member or joint, destruction or permanent impairing of the powers of any member or joint, permanent disfiguration of head or face, fracture or dislocation of a bone or tooth.

**Group Administrator** means the proposer / insured mentioned in the policy schedule

**Hazardous Sport / Hazardous Activities** means engaging whether professionally or otherwise in any sport or activity, which is potentially dangerous to the Insured Person (whether trained, or not). Such Sport/Activity including but not limited to Winter sports, Ice hockey, Skiing, Skydiving, Parachuting, Ballooning, Scuba Diving, Bungee Jumping, Mountain Climbing, Riding or Driving in Races or Rallies, caving or pot holing, hunting or equestrian activities, diving or under-water activity, rafting or canoeing involving rapid waters, yachting or boating outside coastal waters, jockeys, horseback, Polo, Circus personnel, army/navy/air force personnel and policemen whilst on duty, persons working in underground mines, explosives, magazines, workers whilst involved in electrical installation with high-tension supply, nuclear installations, handling hazardous chemicals.

**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.

**Insured Person:** means the name/s of persons shown in the schedule of the Policy.

**Necessary and Reasonable Medical Expenses** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved

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

**Nuclear, chemical, biological terrorism** shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. "Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property. "Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

**Hospital/Nursing Home** means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- a. Has qualified nursing staff under its employment round the clock;
- b. Has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- c. Has qualified medical practitioner(s) in charge round the clock.

- d.Has a fully equipped operation theatre of its own where surgical procedures are carried out;
- e.Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

**Out patient treatment** means the one in which the Insured visits a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a medial practitioner. The insured is not admitted as a day care or in-patient

**Permanent Partial Disablement** means Medical Practitioner certified total loss or loss of use of specific body part as detailed under "Permanent Partial Disablement - Benefit 3 " following accidental injury to the insured person

**Permanent Total Disablement** means the insured person, following accidental injuries is unable to engage in each and every occupation or employment for compensation or profit for which he is reasonably qualified by education, training or experience for the rest of his life. If at the time of loss the insured person is unemployed, Permanent Total Disablement shall mean the total and permanent inability to perform all of the usual and customary duties and activities of a person of like age and sex even with the use of special equipment routinely available to help and having taken any appropriate prescribed medication

**Policy** means the Policy Wordings, the Policy Schedule and any other endorsements if any. No change in this Policy shall be valid until approved by Our authorized officer and such approval is endorsed hereon

**Pre-Existing Disease** means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter.

**Proposal Form / Declaration Form** means any initial or subsequent declaration made by Policy Holder / Insured

**Relative** means spouse, children, parents, siblings or in-laws

**Risk Group** : Risk Group I- Persons engaged primarily in administrative functions

Risk Group II - Persons engaged in manual work other than what is specifically provided for under Group III

Risk Group III - Persons working in explosives industry, mine and /or Magazine workers, high tension electric supply, horse racing including jockeys, athletes and occupations of similar hazard.

**Standard type aircraft/Sea Craft** means an aircraft/sea-craft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline.

**Sum insured** means the amount of insurance for which the premium is paid.

**Temporary Total Disablement** means the Insured Person is totally disabled from engaging in any occupation or business for a temporary period following a Grievous injury arising solely and directly from an accident

**Important** : It is mandatory that the insured should choose at-least one of the following benefits:-

**1.Accidental Death - Benefit 1**

**2.Permanent Total Disablement - Benefit 2**

### **SCOPE OF COVER**

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained or otherwise expressed herein, to pay to the Insured person or his nominees or his legal heirs, a sum as compensation for any loss occurring during the Period of Insurance as described under different section hereunder, and as specified in the Schedule to the Policy.

Geographical Scope: The insurance cover applies Worldwide unless otherwise stated

#### **Accidental Death - Benefit 1**

The Company will pay as hereinafter mentioned:

If at any time during the Period of Insurance, the Insured Person shall sustain any bodily injury resulting solely and directly from Accident, and such accident causes death of the Insured Person within 12 Calendar months from the date of Accident, then the Company will pay an amount as provided in "Benefit 1" under "Schedule of Benefits"

#### **Permanent Total Disablement - Benefit 2**

If following an Accident which caused permanent total impairment of the Insured's physical capabilities, then the Company will pay the benefits as provided in "Benefit 2" under "Schedule of Benefits" depending upon the degree of disablement provided that:

a)The disablement occurs within 12 Calendar months from the date of the Accident.

b)The disablement is confirmed and claimed for, prior to the expiry of a period of 60 days since occurrence of the disablement.

Provided always that the policy will not pay under more than one of the Benefits stated under "Schedule of Benefits" in respect of the same Accident.

**Permanent Partial Disablement - Benefit 3**

If following an Accident which caused permanent partial impairment of the Insured's physical capabilities, then the Company will pay the benefits as provided in "Benefit 3" under "Schedule of Benefits", depending upon the degree of disablement provided that:

- a) The disablement occurs within 12 Calendar months from the date of the Accident.
- b) The disablement is confirmed and claimed for, prior to the expiry of a period of 60 days since occurrence of the disablement.

Provided always that the policy will not pay under more than one of the Benefits stated under "Schedule of Benefits" in respect of the same Accident In case of multiple disability from the same accident, the policy will pay the highest of the compensation.

**Temporary Total Disablement (Weekly Compensation) - Benefit 4:** If at any time during the period of insurance the insured person/s shall sustain Grievous injury arising solely and directly from an accident and resulting in admission in a Hospital / Nursing Home as an in-patient, then the insured person will be paid a sum calculated at 1% of the sum insured under Benefit 4 per completed week but not exceeding the amount stated in the schedule per completed week, in all, under all Personal Accident policies, if such injury be the sole and direct cause of Temporary Total Disablement.

This benefit is subject to a maximum period of 100 weeks or the number of weeks stated in the schedule whichever is less from the date of such Temporary Total Disablement

In no case shall the compensation exceed the sum insured for this benefit.

The payment shall be made only after the termination of such disablement.

All the benefit under this section is subject to exclusions, as mentioned in 'General Exclusions' of this Policy

**Special Conditions (applicable to Benefits)**

1. If the Accident affects any physical function, which was already impaired prior to the accident, a deduction as recommended by our panel Doctor will be made in respect of this prior disablement.
2. If the accident impairs a number of physical functions, the degree of disablement given in the Schedule of Benefits will be added together, but liability in any case shall not exceed 100% of the Sum Insured.
3. Where a claim for 100% of the Sum Insured is admitted / admissible the coverage under the policy ceases for such relevant person.
4. Where a claim for less than 100% of the Sum Insured is admitted / admissible, the coverage under the policy will continue until expiry for the balance sum insured and Company would exclude such disability on renewal in respect of such relevant person if the group policy is renewed
5. In the event of Permanent Disablement, the Insured Person will be under obligation:
  - a) To have himself/herself examined by doctors appointed by the Company/ and the Company will pay the costs involved thereof.
  - b) To authorize doctors providing treatments or giving expert opinion and any other authority to supply the Company any information that may be required. If the obligations are not met with due to whatsoever reason, the Company may be relieved of its liability to pay. Provided however the insured shall be deemed to have discharged his duties/obligations if he authorizes / gives consent to the treating doctor/s or the experts who gave opinion. Any subsequent failure on the part of the treating doctor/experts who gave opinion / hospital will not be held up against the insured.

**Exclusions (applicable to all Benefits)**

- (a) Any payment in case of more than one claim under the policy during the period of insurance by which the maximum liability of the Company in that period would exceed the Sum Insured.
- (b) Any other claim after a claim has been admitted by the Company and becomes payable for Death or 100% Permanent Total Disablement.
- (c) Any claim arising out of pregnancy or childbirth, infirmity, whether directly or indirectly

OPTIONAL COVERS (Available only if specifically opted and shown in the policy schedule)

**1.AMBULANCE CHARGES / TRANSPORTATION EXPENSES OF MORTAL REMAINS**

Following an admissible claim under the policy due to an Accident outside the place of the insured's residence, the Company shall pay up to limits mentioned in the schedule during the policy period Either

- a) Towards ambulance charges for emergency treatment to go to the hospital in case of injury

Or

in case of Death

b) Towards transportation of the mortal remains of the insured person (including the cost of embalming and coffin charges) to the residence of the insured,

This lump sum amount is payable in addition to the sum insured

**2. TRAVEL EXPENSES FOR ONE RELATIVE:** Following an admissible claim under the policy towards Death of the Insured Person due to an Accident, outside the place of his/her residence, the Company will pay up to the limits mentioned in the schedule for the transport expenses to one relative of the Insured Person.

This amount is payable in addition to the sum insured

**3. PURCHASE OF BLOOD:** The Company will pay up to the limits mentioned in the schedule towards the expenses incurred in purchasing blood through a Hospital or Government approved blood bank for the purpose of the Insured Person's medical or surgical treatment provided there is an admissible claim under this policy.

This amount is payable in addition to the sum insured

**4. TRANSPORTATION OF IMPORTED MEDICINES:** The Company will pay up to the limits mentioned in the schedule towards the expenses incurred on freight charges for importing medicines to India, provided that:

- a. There is an admissible claim under the policy.
- b. The medicines, formulations or alternatives of the imported medicines are not available in India, and
- c. The medicines are necessary for the medical/surgical treatment of the Insured person in a Hospital following the Accident.
- d. The medicines which are imported should be permissible under Government Regulation
- e. The medicines shall not include any drugs under clinical trial or medicines, formulations or molecules of unproven efficacy.
- f. Prescription of the treating doctor with confirmation that the medicine is not available in India

This amount is payable in addition to the sum insured

**5. MEDICAL EXPENSES FOLLOWING AN ADMISSIBLE PERSONAL ACCIDENT CLAIM**

This insurance is extended to pay any necessary and reasonable medical expenses incurred and expended by the Insured Person arising solely and directly as a result of accident up to the limits mentioned in the schedule subject to exclusions mentioned in the General Exclusion of this policy. Sufficient proof for the treatment taken to be submitted to the Company

This amount is payable in addition to the sum insured

The benefits under this extension is optional and is effective only if

1. There is an admissible claim under Accidental Death - Benefit 1 / Permanent Total Disablement - Benefit 2 / Permanent Partial Disablement - Benefit 3 / Temporary Total Disablement (Weekly Compensation) - Benefit 4
2. Medical expenses incurred / expended during the policy tenure and are payable only if the policy is in force.
3. Treatment availed is not an unproven / Experimental Treatment
4. Treatment is taken in a clinic / nursing home or hospital (except for physiotherapy done at home)

**6. MEDICAL EXPENSES IRRESPECTIVE OF AN ADMISSIBLE PERSONAL ACCIDENT CLAIM**

This insurance is extended to pay any necessary and reasonable medical expenses incurred and expended by the Insured Person arising solely and directly as a result of accident up to the limits mentioned in the schedule subject to exclusions mentioned in the General Exclusion of this policy. Sufficient proof for the treatment taken to be submitted to the Company

This amount is payable in addition to the sum insured

The benefits under this extension is optional and is effective only if

1. Medical expenses incurred / expended during the policy tenure and are payable only if the policy is in force.
2. Treatment availed is not an unproven / Experimental Treatment
3. Treatment is taken in a clinic / nursing home or hospital (except for physiotherapy done at home).

**7. HOME CONVALESCENCE** Following an admissible claim for Permanent Total Disability / Permanent Partial disability under the policy, the Company will pay the cost of engaging one attendant at residence immediately after discharge from the hospital provided the same is recommended by the attending physician. Such expenses are payable up-to the limits mentioned in schedule. No payment will be made for the first day.

This benefit is payable in addition to the sum insured

**8. HOSPITAL CASH BENEFIT:** Following an admissible claim under the policy the Company will pay up to the limits mentioned in the schedule for each completed day of hospitalization. This benefit is subject to a time excess of 24 hours

No claim under this head shall lie with the Company where the admission is for physiotherapy and/or any epidemic



This benefit is payable in addition to the sum insured

**9.VEHICLE AND/OR RESIDENCE MODIFICATION:** The Company will pay upto 10% of the sum insured subject to the limits mentioned in the schedule towards the expenses incurred to modify the Insured Person's residential accommodation or vehicle as long as the modification have been carried out in India and certified by a Doctor to be necessary and directly required as a result of the Accident for which there is an admissible claim under Permanent Total Disablement - Benefit 2 under this certificate of insurance

This amount is payable in addition to the sum insured

**10.EXTERNAL SUPPORT TO THE INSURED PERSON**

This insurance is extended to pay for the cost of crutches / walkers / artificial limbs / wheel chair incurred by the Insured Person arising solely and directly as a result of accident up to the limits mentioned in the schedule subject to exclusions mentioned in the General Exclusion of this policy. Sufficient proof of accident with respective bills, invoices, payment receipts and such other documents should be submitted to the Company

The benefits under this extension is optional and is effective only if there is an admissible claim under the policy for Permanent Total Disablement - Benefit 2

**11.FUNERAL EXPENSES**

Following an admissible claim towards death of the insured person due to an accident, the Company shall pay up to the limits mentioned in the schedule towards funeral expenses of the insured person.

Sufficient bills, invoices, payment receipts and such other documents should be submitted to the Company

**12.EDUCATIONAL BENEFIT IN CASE OF ACCIDENTAL DEATH / PERMANENT TOTAL DISABILITY OF THE INSURED PERSON:**

Following an admissible claim under the policy towards Accidental Death - Benefit 1 / Permanent Total Disablement - Benefit 2 of the insured person, the Company will pay Educational Benefit for a maximum of two dependent children of the Insured, as mentioned below:

"If the Insured Person has dependent child/children below the age of 23 years, an amount as stated in the schedule is payable.

**13.EDUCATIONAL BENEFIT IN CASE OF ACCIDENTAL DEATH / PERMANENT DISABILITY OF PARENT/S OR GUARDIAN OF THE INSURED PERSON (WHERE THE INSURED PERSON IS A SCHOOL OR COLLEGE STUDENT)**

Following Accidental Death / Permanent Total Disability of the parent or guardian (named in the schedule) of the insured person, the Company will pay Educational Benefit as stated in the Schedule as compensation

This benefit is payable in addition to the sum insured.

**Note: Claim is payable only either under optional benefit 12 or 13 but not under both**

**14.OUT PATIENT MEDICAL EXPENSES DUE TO GRIEVOUS INJURY**

This insurance is extended to pay necessary and reasonable Out Patient Medical Expenses incurred and expended by the Insured Person arising solely and directly as a result of accident resulting in Grievous Injury up to the limits mentioned in the schedule subject to exclusions mentioned in the General Exclusion of this policy. Sufficient proof for the treatment taken to be submitted to the Company

This amount is payable in addition to the sum insured

**Note :** Medical expenses incurred / expended are during the policy tenure and are payable only if the policy is in force.

**GENERAL EXCLUSIONS (APPLICABLE TO ALL BENEFITS AND OPTIONAL COVERS OF THIS POLICY):**

The Company shall not be liable to make any payments in respect of:

1.Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance.

2.Any claim in respect of Pre-existing conditions.

3.Any claim if the insured acts against the advice of a physician.

4.Any claim arising out of Accidents that the Insured Person has caused

a.intentionally or by committing a crime

or

b.as a result of drunkenness or addiction (drugs, alcohol).

or

c.self-endangerment unless in self-defense or to save human life.

5.Any claim arising out of mental disorder, suicide or attempted suicide self inflicted injuries, or sexually transmitted conditions, anxiety, stress, depression, venereal disease or any loss directly or

indirectly attributable to HIV (Human Immunodeficiency Virus) and / or any HIV related illness including AIDS (Acquired Immunodeficiency Syndrome), insanity and / or any mutant derivative or variations thereof howsoever caused.

6. Insured Person engaging in Air Travel unless he/she flies as a fare-paying passenger on a Standard type aircraft properly licensed to carry passengers. For the purpose of this exclusion Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from.

7. Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, seizure capture arrest restraints detainments of all kings princes and people of whatever nation, condition or quality whatsoever.

8. Participation of the Insured Person in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.

9. Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:

a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self sustaining process of nuclear fission) of nuclear fuel.

b) Nuclear weapons material

c) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

d) Nuclear, Chemical, biological terrorism

10. Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons.

11. Participation in Hazardous Sport / Hazardous Activities

12. Any loss of which a contributing cause was the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.

#### **GENERAL CONDITIONS (APPLICABLE TO ALL BENEFITS AND OPTIONAL COVERS OF THIS POLICY)**

The conditions below apply throughout this insurance. Failure to comply with them may be prejudicial to a claim:

1. Obligations of the Insured Person / Group Administrator / Proposer: Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening. Claims for insurance benefits must be submitted to the Company not later than one (1) month after the completion of the treatment or after transportation of the mortal remains/ burial in the event of Death.

This condition is precedent to admission of liability under the policy. However the Company will examine and relax the time limit mentioned in this condition depending upon the merits of the case

2. Notification of Claim : Where the claim intimation is received by the call centre/Corporate office details as to coverage is collected.

Documents to be submitted for claims:

Duly completed claim form, copy of PAN Card and Aadhar Card of the Insured Person Nominee / Legal Heir as the case may be

and

#### **For Death Claims:-**

Death Certificate

Post-mortem Certificate, if conducted

FIR (wherever required)

Police Investigation report / Panchanama (wherever required)

Viscera Sample Report / Chemical analysis report (wherever required)

Forensic Laboratory Report (wherever required)

Legal Heir Certificate (wherever required)

Succession Certificate (wherever required)

#### **For Permanent Total Disablement - Benefit 2 and Permanent Partial Disablement - Benefit 3**

Certificate from Government doctor not below the rank of Civil Surgeon, confirming the disability and its %.

Note: The Company authorized doctor may examine the insured person/s if required

**For Temporary Total Disablement (Weekly Compensation) - Benefit 4**

Certificate from the employer confirming leave of absence from duty (applicable for employer - employee group)

Certificate from the treating doctor that the claimant is fit to resume duty (fitness certificate)

**Travel expenses for one relative**

Proof of expenses incurred (original)

**Vehicle and/or residence modification**

Certificate from the doctor confirming the Disability and the requirement of modification

Estimate from Workshop

Invoice and Cash receipt for having carried the modification

Estimate from civil engineer

Invoice / Cash receipt for completion of the civil work modification

**Purchase of blood:**

Original receipt for purchase of blood (wherever applicable)

**Transportation of imported medicines:**

Prescription of the treating doctor with confirmation that the medicine is not available in India.

Original receipt for the freight incurred for import of the medicine, along with a copy of invoice

For less than 1 year tenure policy	Rate of Premium Retained : Full premium
<b>For 1 Year Tenure Policy</b>	
Period on Risk	Rate of Premium Retained
Up to 1 month	25% of the premium
Exceeding 1 month and up to 3 months	40% of the premium
Exceeding 3 months and up to 6 months	60% of the premium
Exceeding 6 months and up to 9 months	80% of the premium
Exceeding 9 months	Full Premium

<b>For 2 Year Tenure Policy (Applicable for Credit Linked Group Accident Insurance Policies)</b>			
Period on Risk	Rate of Premium Retained	Period on Risk	Rate of Premium Retained
<b>For 3 Year Tenure Policy (Applicable for Credit Linked Group Accident Insurance Policies)</b>			
Period on Risk	Rate of Premium Retained	Period on Risk	Rate of Premium Retained
<b>For 4 Year Tenure Policy (Applicable for Credit Linked Group Accident Insurance Policies)</b>			
Period on Risk	Rate of Premium Retained	Period on Risk	Rate of Premium Retained
<b>For 5 Year Tenure Policy (Applicable for Credit Linked Group Accident Insurance Policies)</b>			
Period on Risk	Rate of Premium Retained	Period on Risk	Rate of Premium Retained

**11.Currency for payments**

All claims payable shall be paid in Indian Rupee only.

**12.Arbitration clause**

If any dispute or difference shall arise under this Policy such dispute or 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 the dispute/difference, 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. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

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 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 three years 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 purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

**13.Important Note:**

- a)The terms conditions and exceptions that appear in the Policy or in any Endorsement are part of the contract and must be complied with. Failure to comply may result in the claim being denied.
- b)The Policy Schedule and any Endorsement are to be read together and any word or such meaning wherever it appears shall have the meaning as stated in the Act / Indian Laws
- c)Where the policy is issued covering the family, the benefits are applicable individually for each person covered
- d)The attention of the policy holder is drawn to our website [www.starhealth.in](http://www.starhealth.in) for anti fraud policy of the Company for necessary compliance

**14.Policy Disputes** Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law.

**15.Notices:** Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to Star Health and Allied Insurance Company Limited, 1, New Tank Street, ValluvarKottam High Road, Nungambakkam, Chennai- 600034, Fax No: 2831 9100 Toll Fax No: 1800 425 5522, Email [info@starhealth.in](mailto:info@starhealth.in)

Notice and instructions will be deemed served 7 days after posting or immediately in the case of hand delivery, facsimile or e-mail.

**16.Customer Service :** If at any time the Insured Person requires any clarification or assistance, the Insured may contact the offices of the Company at the address specified, during normal business hours

**17.Grievances**

In case the Insured Person is aggrieved in any way, the Insured may contact the Company, at the specified address during normal business hours.

**Grievances Department:** Star Health and Allied Insurance Company Limited, 1, New Tank Street, ValluvarKottam High Road, Nungambakkam, Chennai- 600034, Phone : 044-28243921, Email [grievances@starhealth.in](mailto:grievances@starhealth.in). Senior Citizens may call 044-28243923

In the event of the following grievances:

- a.any partial or total repudiation of claims by the Company
- b.any dispute in regard to premium paid or payable in terms of the policy;
- c.any dispute on the legal construction of the policies in so far as such disputes relate to claims;
- d.delay in settlement of claims;
- e.non-issuance of any insurance document to customer after receipt of the premium

the insured person may approach the Insurance Ombudsman at the address given below, within whose jurisdiction the branch or office of Star Health and Allied Insurance Company Limited or the residential address or place of the policy holder is located.

<b>List of Ombudsman</b>	
<b>CONTACT DETAILS</b>	<b>JURISDICTION</b>
<p><b>AHMEDABAD</b> Office of the Insurance Ombudsman, 6th floor, Jeevan Prakash Building, Near S.V. College, Relief Road, Ahmedabad 380001, Tel 079- 25501201-02-05-06. Email:- bimalokpal.ahmedabad@ecoi.co.in Website : www.ecoi.co.in</p>	Gujarat, Dadra & Nagar Haveli, Daman and Diu
<p><b>BENGALURU</b> 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:- bimalokpalbhupal@airtelbroadband.in</p>	Karnataka.
<p><b>BHOPAL</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp.Airtel Office, Near New Market, Bhopal - 462 033. Tel.:- 0755-2769201/202 Fax:- 0755-2769203 Email:- bimalokpal.bhopal@gbic.co.in</p>	States of Madhya Pradesh and Chattisgarh
<p><b>BHUBANESHWAR</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.:- 0674-2596461 / 2596455 Fax:- 0674-2596429 Email:- ioobbsr@dataone.in</p>	State of Orissa.
<p><b>CHANDIGARH</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.:- 0172-2706196/ 2706468 Fax:- 0172-2708274 Email:- ombchd@yahoo.co.in</p>	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.
<p><b>CHENNAI</b> 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:- insombud@md4.vsnl.net.in</p>	State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).

<p><b>DELHI</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.:- 011-23239633/23237532 Fax:- 011-23230858 Email:- bimalokpal.delhi@gbic.co.in</p>	<p>State of Delhi</p>
<p><b>ERNAKULAM</b> Office of the Insurance Ombudsman, 2nd floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulum - 682 015. Tel.:- 0484- 2358759/2359338 Fax:- 0484-2359336 Email:- bimalokpal.ernakulum@gbic.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry</p>
<p><b>GUWAHATI</b> Office of the Insurance Ombudsman, 'Jeevan Nivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.:- 0361- 2132204 / 2132205 Fax:- 0361-2732937 Email:- bimalokpal.guwahati@gbic.co.in</p>	<p>States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</p>
<p><b>HYDERABAD</b> 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.:- 040-65504123/23312122 Fax:- 040-23376599 Email:- bimalokpal.hyderabad@gbic.co.in</p>	<p>States of Andhra Pradesh, Telangana and Union Territory of Yanam - a part of the Union Territory of Pondicherry.</p>
<p><b>JAIPUR</b> Office of the Insurance Ombudsman, Jeevan Nidhi-II Bldg., Ground Floor, Bhawani Singh Marg, Jaipur - 302005. Tel.:- 0141-2740363 Email:- bimalokpal.jaipur@gbic.co.in</p>	<p>State of Rajasthan.</p>
<p><b>KOLKATA</b> Office of the Insurance Ombudsman, Hindustan Building Annexe, 4th floor, 4, CR Avenue, Kolkata - 700 072. Tel.:- 033-22124339 / 22124340 Fax:- 033-22124341 Email:- bimalokpal.kolkata@gbic.co.in</p>	<p>States of West Bengal, Bihar, Sikkim and Union Territories of Andaman and Nicobar Islands.</p>
<p><b>LUCKNOW</b></p>	

<p>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel.:- 0522-2231330 / 2231331 Fax:- 0522-2231310. Email:- bimalokpal.lucknow@gbic.co.in</p>	<p>District of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varansi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sulanpur, Maharajganj, Santkabirnagar, Azamgarh, Kaushinagar, Gorkhpur, Deoria, Mau, Chandauli, Ballia, Sidharathnagar.</p>
<p><b>MUMBAI</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.:- 022-26106552/26106960 Fax:- 022-26106052 Email:- bimalokpal.mumbai@gbic.co.in</p>	<p>States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>
<p><b>NOIDA</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, Distt: Gautam Budh Nagar, U.P-201301 Tel: 0120-2514250 / 2514252 / 2514253 Email:- bimalokpal.noida@gbic.co.in</p>	<p>States of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p><b>PATNA</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006.Tel:0612-2680952 Email:- bimalokpal.patna@gbic.co.in</p>	<p>States of Bihar and Jharkhand.</p>
<p><b>PUNE</b> Office of the Insurance Ombudsman, Jeevan Darshan Building, 3rd Floor, CTS Nos. 195 to 198, NC Kelkar Road, Narayan Peth, Pune - 411 030 Tel: 020 -41312555 Email:- bimalokpal.pune@gbic.co.in</p>	<p>States of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>


**Schedule of Benefits**

<b>Benefit</b>	<b>Percentage of the Sum Insured</b>
<b>Accidental Death - Benefit 1</b>	<b>100%</b>
<b>Permanent Total Disablement - Benefit 2</b> Loss of Foot/hand means total severance through or above the ankle/wrist joints respectively. Loss of Eye means entire and irrevocable loss of sight.	
<b>Permanent Total Disablement - Benefit 3</b> Loss of Thumb or index finger means actual severance through or above the joint that meets the hand at the palm.	