



CHRIST THE KING ENGINEERING COLLEGE

Karamadai, Coimbatore - 641104

(Approved by AICTE, New Delhi & Affiliated to Anna University, Chennai)

Ph: +91 91500 76729 Email: principal@ckec.ac.in Web: www.ckec.ac.in



UNITED INDIA INSURANCE COMPANY LIMITED

139, C G COMPLEX III FLOOR KUMARAN ROAD TIRUPUR, TAMIL NADU

TIRUPUR - 641601 TAMIL NADU

PH: (0421) 2200395 FAX: EMAIL:

~~MICRO-INSURANCE PRODUCT-JANATA PERSONAL ACCIDENT -GROUP POLICY~~
~~UIN NO. IRDAI/HLT/UII/P-P/V.I/8/2015-16~~
~~POLICY NO:1713004723P117041924~~

PERIOD OF INSURANCE
From 18:19 Hrs of 02/03/2024
To Midnight of 01/03/2025

Insured

MS CHRIST THE KING ENGINEERING COLLEGE

158/3, CECILIA GARDENS, CHIKKARAM PALAYAM VILLEGE, KARAMADAI, METTUPALAYAM

TALUK, COIMBATORE

641104

COIMBATORE

TAMIL NADU

IMPORTANT NOTICE: KINDLY UPDATE YOUR AADHAAR NO. AND PAN/EOM-SO. PLEASE IGNORE IF ALREADY UPDATED.

Agent Name : UMASHANKAR
Agent Code : AGI0018346
Mobile/Landline Number/Email : 9363013151
markshankar7254@email.com

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

For any Information, Service Requests, Claim intimation and Grievances please write to 171300@uic.co.in

Download Customer App(www.uic.co.in) : @GGG-8-@EAR-G@RCE-24-@RU3SS-@D4@-@UE@BAJ-@-@00003@-

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

Printed By: JAY39212 @ 19/03/2024 6:42:00 PM




Dr. M. JEYAKUMAR, M.E., Ph.D.
PRINCIPAL
CHRIST THE KING ENGINEERING COLLEGE,
Chikkarampalayam Village,
Karamadai, Mettupalayam Taluk,
Coimbatore - 641 104.



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Policy No.: 1713004723P117041924
MICRO-INSURANCE PRODUCT-JANATA PERSONAL ACCIDENT - GROUP POLICY
UIN NO.UIN NO. IRDAI/HLT/UII/P-P/V.I/8/2015-16



MICRO-INSURANCE PRODUCT-JANATA PERSONAL ACCIDENT - GROUP POLICY UIN NO.IRDAI/HLT/UII/P-P/V.I/8/2015-16 SCHEDULE

Policy No.	1713004723P117041924			Prev. Pol. No.	
Name Of Insured / ID	MS CHRIST THE KING ENGINEERING COLLEGE / 23144813748				
Tel.(O)		Fax		Tel.(R)	
Business/Occupation	None			Email	
Period of Insurance	From	18:19 Hours of 02/03/2024		To	Midnight of 01/03/2025

Coinsurance	UIIC 171300 : 100%
PREMIUM :	Three thousand six hundred sixty rupees only

Insured Details: As Per Annexure Attached.

Total no of Person:	122	Total Sum Insured:	₹ 6,100,000.00
Policy Period:	1 Yr	Policy Variant:	Named
Special Condition:			
Underwriting Remarks:			

Net Premium:	3,660.00
CGST(0%):	0.00
SGST(0%):	0.00
UTGST(0%):	0.00
IGST(0%):	0.00
Stamp Duty:	2.50
Total:	3,660.00
Receipt No:	10117130023119258491
Receipt Date:	19/03/2024

Agency/Broker Code :	AGI0018346
Dev. officer code :	39212




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Web: www.ckec.ac.in

Policy No. CT13004723P117041924

MICRO-INSURANCE PRODUCT-JANATA PERSONAL ACCIDENT - GROUP POLICY
UIN NO.UIN NO. IRDAI/HLT/UUI/P-P/V.1/8/2015-16



Customer GST/UIN No.:		Office GST No.:	33AAACU5552C1ZQ
SAC Code:	997139	Invoice No. & Date:	4723117041924 & 19/03/2024
Amount Subject to Reverse Charges-NIL			

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

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

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

Date of Proposal and Declaration: 02/03/2024

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO TIRUPUR 171300 on this 19th day of March 2024 .

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

Duly Constituted Attorney(s)

Underwritten By - JAY39212 (DQ UNDERWRITER)

CONSOLIDATED
POLICY STAMP DUTY
PAID AS PER
TAMILNADU GOVT GO
RT NO. 81
DT.22/2/2023 FOR
THE PERIOD
01/04/2023 TO
31/03/2024.



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Policy No. 3733004723P13704E024
MICRO-INSURANCE PRODUCT-JANATA PERSONAL ACCIDENT - GROUP POLICY
UIN NO.UIN NO. IRDAI/HLT/ULI/P-P/V.1/8/2015-16

Annexure:

Sr.No.	Name	Age	Occupation	Sex	Identification No	Nominee	Relationship	Sum Insured (₹)	Premium (₹)
1	XAVIER MANOJ S	41	Administrator	Male		SUSAL	Father	50,000.00	30.00
2	Habeeb Mary D	47	Administrator	Female		MARIAMANKAM	Father	50,000.00	30.00
3	Sahaya Rani	56	Administrator	Female		Arucela Saspoc	Father	50,000.00	30.00
4	Vasanthan A	39	Administrator	Female		Arulandha	Father	50,000.00	30.00
5	Vesakumar M	60	Professor	Male		Helen Kevin	Spouse	50,000.00	30.00
6	Kari Babath R	35	Assistant Professor	Male		Akila	Spouse	50,000.00	30.00
7	Manojkumar N	40	Assistant Professor	Male		Aravali	Mother	50,000.00	30.00
8	Govindan S	32	Assistant Professor	Male		Aravali	Mother	50,000.00	30.00
9	Govind D	33	Assistant Professor	Male		Ronyy	Spouse	50,000.00	30.00
10	Rajamalakshmi V	34	Assistant Professor	Male		Krishnaveni	Spouse	50,000.00	30.00
11	Prabhu C	40	Assistant Professor	Male		Chitra	Spouse	50,000.00	30.00
12	Prabhu S	44	Assistant Professor	Male		Amala	Spouse	50,000.00	30.00
13	Praveen A	31	Assistant Professor	Male		Vinitha	Spouse	50,000.00	30.00
14	Edison Sivasakal J	34	Assistant Professor	Male		Rajadharshini	Spouse	50,000.00	30.00
15	Suresh Babu V	36	Assistant Professor	Male		Bagya Lakshmi	Spouse	50,000.00	30.00
16	Ravathy J	35	Assistant Professor	Female		Jobaraju T	Spouse	50,000.00	30.00
17	Raja Masiqab R	31	Assistant Professor	Male		Queen Sulaksha	Spouse	50,000.00	30.00
18	Suganandhi K R	27	Assistant Professor	Female		Suvacal	Spouse	50,000.00	30.00
19	Karthik S	31	Assistant Professor	Male		Gokila S	Spouse	50,000.00	30.00
20	Anandh K	30	Assistant Professor	Male		KARUPALIYA	Father	50,000.00	30.00
21	Benazir Banu I	35	Assistant Professor	Female		Sivakumar	Spouse	50,000.00	30.00
22	Gokila K	31	Assistant Professor	Female		Krishnan	Father	50,000.00	30.00
23	Akila S	34	Assistant Professor	Female		Radeep	Spouse	50,000.00	30.00
24	Gayathri N R	46	Associate Professor	Female		Rakesh	Spouse	50,000.00	30.00
25	Sujitha R	38	Assistant Professor	Female		Srinivasan	Spouse	50,000.00	30.00
26	Karthiga V G	34	Assistant Professor	Female		Vijaykumar	Spouse	50,000.00	30.00
27	Vinitha S	33	Assistant Professor	Female		Magarajan	Spouse	50,000.00	30.00
28	Radeepa Raveeni R	33	Assistant Professor	Female		Ramkumar	Spouse	50,000.00	30.00
29	Gokila S	30	Assistant Professor	Female		Karthik S	Spouse	50,000.00	30.00
30	Vasanthi Kannagi S	41	Assistant Professor	Female		Arup	Spouse	50,000.00	30.00
31	Radeep M	37	Assistant Professor	Male		Divya	Spouse	50,000.00	30.00
32	Balaji N S	40	Assistant Professor	Male		Sreelaksha	Spouse	50,000.00	30.00
33	Saravanan Kumar S	33	Assistant Professor	Male		Niveda	Spouse	50,000.00	30.00
34	Kingsly Jabakumar A	39	Assistant Professor	Male		FLORENCE REENA A	Spouse	50,000.00	30.00
35	Logeshkumar S	36	Associate Professor	Male		Saranyo	Spouse	50,000.00	30.00
36	Ravithra L	31	Assistant Professor	Female		Guruprasad R	Spouse	50,000.00	30.00
37	Divya V	37	Assistant Professor	Female		DIWAHAR	Spouse	50,000.00	30.00
38	Rabbinath S	43	Assistant Professor	Female		MUTHUKUMAR	Spouse	50,000.00	30.00
39	Arup T	40	Assistant Professor	Male		JENETHRABA	Spouse	50,000.00	30.00
40	Uma Devi C	30	Assistant Professor	Female		CHANDRA SEKARAN C	Father	50,000.00	30.00
41	Karthika S V	33	Assistant Professor	Female		KARTHIKEYAN	Spouse	50,000.00	30.00
42	Mithra R	34	Assistant Professor	Female		NIRMALKUMAR	Spouse	50,000.00	30.00
43	Anunaga Babu M	46	Assistant Professor	Male		Audialakshmi	Spouse	50,000.00	30.00
44	Catherine D	37	Assistant Professor	Female		Divya C	Spouse	50,000.00	30.00
45	Dhanalakshmi S	41	Assistant Professor	Female		Magarajan	Spouse	50,000.00	30.00
46	Saravanan S B T	33	Assistant Professor	Male		RADEEP S	Spouse	50,000.00	30.00
47	Idiyana S	31	Assistant Professor	Male		Sithuraj P	Father	50,000.00	30.00
48	Govind B	38	Assistant Professor	Male		NITHYA V	Spouse	50,000.00	30.00
49	Arup T S	34	Assistant Professor	Male		Mary Ligitha	Spouse	50,000.00	30.00
50	Mary Christy L	25	Assistant Professor	Female		Louis	Father	50,000.00	30.00
51	Sudha R	49	Assistant Professor	Female		Shalee	Spouse	50,000.00	30.00
52	Dinesh Karuppa S	38	Assistant Professor	Male		Priscilla Jhansi	Spouse	50,000.00	30.00
53	Ravithra G	36	Assistant Professor	Female		Sudha	Mother	50,000.00	30.00
54	Raja M	45	Assistant Professor	Male		Lalitha B	Spouse	50,000.00	30.00
55	Dhanalakshmi R	41	Assistant Professor	Female		PAPPATHI	Mother	50,000.00	30.00
56	Suresh N	33	Assistant Professor	Male		MARY BEULA J	Spouse	50,000.00	30.00
57	Karthik K	38	Assistant Professor	Male		Shabnam Jasmine	Spouse	50,000.00	30.00
58	Rajasekar T	34	Assistant Professor	Male		Umaobowenari S	Spouse	50,000.00	30.00
59	Govind C	49	Assistant Professor	Male		Chandraso	Father	50,000.00	30.00
60	Radeepa I	38	Assistant Professor	Female		VICTOR	Spouse	50,000.00	30.00
61	Julie Margaret S	40	Assistant Professor	Female		Wilson Paul	Spouse	50,000.00	30.00
62	Maheshwari V	55	Librarian	Female		VENKATESAN	Spouse	50,000.00	30.00
63	Andrews A	31	Librarian	Male		Albert	Father	50,000.00	30.00
64	Ragunath A	36	Placement officer	Male		Birudha	Spouse	50,000.00	30.00
65	Deepak G	31	Physical Director	Male		GORPAL	Father	50,000.00	30.00
66	VENMANI ARULSELVAN S	38	PRO	Male		JENIFER FLORINTIA	Spouse	50,000.00	30.00
67	PATHIS RAJ M	38	CAMPUS SUPERVISOR	Male		KIRUSHNA MARY	Spouse	50,000.00	30.00
68	RINU RILIA A	24	OFFICE ASSISTANT	Female		ANTONY S	Father	50,000.00	30.00
69	KARTHIKA N	24	ACCUUNTS ASSISTANT	Female		JOTHIMANI N	Mother	50,000.00	30.00
70	THENNARASU A	25	ACCUUNTS ASSISTANT	Male		ANBAZHAGAN T	Father	50,000.00	30.00



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71	BABU NAYAK B	24	OFFICE ATTENDER	Male		BHIKARI NAYAK	Father	50,000.00	30.00
72	SANGEETHA K	41	LIBRARY ASST	Female		KALAISELVAN T	Spouse	50,000.00	30.00
73	JOHN PETER	25	OFFICE ATTENDER	Male		GNANAMUTHU	Father	50,000.00	30.00
74	JOHN AUGUSTIN RAJ T	26	LAB ASSISTANT	Male		JONAS J	Father	50,000.00	30.00
75	JANARTHANAN S	41	LAB ASSISTANT	Male		MAHALAKSHMI J	Spouse	50,000.00	30.00
76	NARAYANASAMY M	62	LAB ASSISTANT	Male		DEVAKI MALA N	Spouse	50,000.00	30.00
77	SAKTHI VIGNESH M	22	LAB ASSISTANT	Male		MUTHUSAMY	Father	50,000.00	30.00
78	THILAGAVATHI. R	50	LAB ASSISTANT	Female		GINASEKARAN	Spouse	50,000.00	30.00
79	MAHALAKSHMI V	24	OFFICE ASSISTANT	Female		JAYALAKSHMI R	Mother	50,000.00	30.00
80	JUSTIN JESU RAJ A	38	HOSTEL WARDEN	Male		IMMACULATE MARY	Spouse	50,000.00	30.00
81	ANTONY RAJ T	55	HOSTEL WARDEN	Male		ABNIT BULTON	Son	50,000.00	30.00
82	JAGAN PRAVEEN JOES	32	TRANSPORT MANAGER	Male		JOSEPHINE PRIYA J	Spouse	50,000.00	30.00
83	Seivam	29	General Maintenance	Male		PATHIS RAJ M	Father	50,000.00	30.00
84	Antony Maria Seivam M	28	Electrician	Male		RETHAMARY	Mother	50,000.00	30.00
85	IRUDAYAM	28	Electrician	Male		PATHIS RAJ M	Father	50,000.00	30.00
86	Karthikayan A	25	Bus Driver	Male		SOWMIYA	Spouse	50,000.00	30.00
87	Sabbish Kumar	23	Sumo Driver	Male		KALAMANI	Father	50,000.00	30.00
88	Natarajan	71	Bus Driver	Male		DHANALAKSHMI N	Spouse	50,000.00	30.00
89	Shanmugasam K	39	Bus Driver	Male		SUTHA	Spouse	50,000.00	30.00
90	Praveen Kumar R	28	Sumo Driver	Male		ARO AFRIN	Spouse	50,000.00	30.00
91	Yesodba B	44	Supervisor	Female		BOOPATHY M	Spouse	50,000.00	30.00
92	Lakshmi N	46	Sweeper	Female		ARUNKUMAR L	Spouse	50,000.00	30.00
93	Shabba	37	Sweeper	Female		NAGARAJAN M	Spouse	50,000.00	30.00
94	Rapathi G	58	Sweeper	Female		SARITHA R	Spouse	50,000.00	30.00
95	Savithi P	47	Sweeper	Female		PALANISAMY	Spouse	50,000.00	30.00
96	Malicakodi G	41	Sweeper	Female		GOPAL	Spouse	50,000.00	30.00
97	Babbanimal	54	Sweeper	Female		VANNARI	Spouse	50,000.00	30.00
98	Rosal	59	Sweeper	Female		SINDHJA	Daughter	50,000.00	30.00
99	Sudababbaraj V	56	Sweeper	Female		VELUSAMY	Spouse	50,000.00	30.00
100	Savitha S	46	Sweeper	Female		SABARISHWARAN S	Son	50,000.00	30.00
101	Ghulamalai	56	Sweeper	Female		REVATHY	Daughter	50,000.00	30.00
102	Muthusamy	52	Scavenger	Male		Malika	Spouse	50,000.00	30.00
103	Malika	49	Scavenger	Female		MUTHUSAMY	Spouse	50,000.00	30.00
104	Shankar Nayak	42	Gardener	Male		BINI NAYAK	Spouse	50,000.00	30.00
105	Rasool	56	Gardener	Male		SATYA BHAMA	Spouse	50,000.00	30.00
106	John Bosco	60	Gardener	Male		ROSELINE PUSPA LELA	Spouse	50,000.00	30.00
107	Gowindaraj S	68	Security	Female		Sabbayawan	Spouse	50,000.00	30.00
108	Lokeshwaran G	54	Security	Male		JAYACHITHRA	Spouse	50,000.00	30.00
109	Kuppusamy	71	Security	Male		UMASANKAR K	Son	50,000.00	30.00
110	Gnanamoni	52	Security	Male		SEETHA	Spouse	50,000.00	30.00
111	Thomas Alva Edison A	39	Cook	Male		SIVARANJINI T	Spouse	50,000.00	30.00
112	Victoriamary	45	Cook	Female		DANI RAJ	Son	50,000.00	30.00
113	Basanta Naik	22	Asst Cook	Male		BANA NAIK	Father	50,000.00	30.00
114	Babindra Nayak	21	Mess Helper	Male		SANJU NAYAK	Mother	50,000.00	30.00
115	Sudhu Nayak	23	Mess Helper	Male		BANSI NAYAK	Father	50,000.00	30.00
116	Githur Dakua	21	Mess Helper	Male		SUBAS DAKUA	Father	50,000.00	30.00
117	Kali Dakua	30	Asst Cook	Male		KRUSNA DAKUA	Father	50,000.00	30.00
118	Souu Nayak S	18	Mess Helper	Male		SUBASH NAYAK	Father	50,000.00	30.00
119	Sudhaot Nayak B	20	Mess Helper	Male		ANI NAYAK	Mother	50,000.00	30.00
120	Kali Charana Dakua	19	Mess Helper	Male		KABIRAJ DAKUA	Father	50,000.00	30.00
121	Sivaranjoor T	27	Mess Helper	Female		Thomas Alva Edison A	Spouse	50,000.00	30.00
122	Kailas Ghadei	56	Mess Helper	Male		AMALU GHADEI	Spouse	50,000.00	30.00



M. Jeeyakumar
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UIN NO.UIN NO. IRDAI/HLT/UIT/P-P/V.1/R/2015-16

MICRO-INSURANCE PRODUCT-JANATA PERSONAL ACCIDENT - GROUP POLICY

Whereas, the insured named in the Schedule below has made or caused to be made to United India Insurance Co. Ltd (hereinafter called "the Company") a written proposal as per Schedule hereto (warranting the truth of the statement's contained therein) which is the basis of this Contract and is deemed to be incorporated herein and has paid to the Company the premium for the insurance of the risks hereinafter specified occurring during the period stated in the Schedule.

NOW THIS POLICY WITNESSETH that subject to the terms exclusions definitions and conditions contained herein or endorsed or otherwise expressed hereon the Company will indemnify the insured as herein after mentioned.

If the insured shall sustain any bodily injury resulting solely and directly from Accident caused by outward, violent and visible means, then the Company shall pay to the insured the sum of hereinafter set forth that is to say

1. If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of death of the insured the capital sum insured stated in the schedule. The amount payable under this clause shall be paid to the Assignee shown in the Schedule.
2. If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of sight of both eyes, or total and irrecoverable loss of use of two feet, or use of two hands or one hand and one foot, or such loss of sight of one eye and such loss of hand or of one foot the capital sum insured stated in the Schedule hereto.
3. If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of sight of one eye, or total and irrecoverable loss of use of a hand or a foot, fifty percent (50%) of the capital sum insured stated in Schedule here.
4. If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of permanently totally and absolutely disabling the insured from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever the capital Sum Insured stated in the schedule.

PROVISIONS

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

1. Compensation under more than one of the sub-clause (a),(b),(c) or (d) in respect of same injury and disablement.
2. Any payment in excess of the amount (Sum Insured) stated in the schedule during any one year of Insurance.
3. Payment of compensation in respect of injury or and disablement directly or indirectly arising out of or contributed to or traceable to any disability existing on the date of issue of this policy.
4. Payment of compensation in respect of death, injury, or disablement of the insured from (a) intentional self-harm, suicide or attempt to suicide, (b) whilst under the influence of intoxicating liquor or drug, (c) racing on wheels, hunting big game, shooting, mountaineering or hills engaged in winter sports, skiing, or ice hockey, (d) Directly or indirectly caused by insanity, (e) arising or resulting from insured committing any breach of the law criminal intent.
5. Payment of compensation in respect of death, injury, or disablement of the insured due to or arising out of or directly or indirectly connected with or traceable to war, invasion, act of foreign war, hostilities (whether war will be declared or not) civil war, rebellion, revolution, insurrection, mutiny, piracy or usurped power seizure capture, access, hostilities, and detentions of all kings, princes, people of what nation, condition quality so ever.
6. Payment of compensation in respect of death of or bodily injury to the insured directly or indirectly caused by or contributed to or by arising from by traceable to ionising radiation or contamination by radioactivity from any source whatsoever, or from unclear weapons material.
7. Provided also that due observance and fulfillment of the terms and conditions of this policy which conditions and all endorsements hereon are to be read as part of this policy shall so far as they relate to any thing to be done or not to be done by the insured be a condition to any liability of the company under this policy.

CONDITIONS

1. Upon the happening of any event which may give rise to a claim under this policy the insured shall forthwith give notice thereof to the Company Unless reasonable cause is shown the insured should, within one calendar month after the event which may give rise to a claim under the policy, give written notice to the Company with full particulars of the claim.
2. Proof satisfactory to the Company shall be furnished of all matters upon which a claim is based. Any medical or other agent of the Company shall be allowed to examine the person of the insured on the occasion of any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the Company, and in the event of death, to make a postmortem examination of the body of the insured, and such evidence as the company may from time to time require (including a postmortem examination if necessary) shall be furnished within the space of fourteen days after demand in writing and in the event of a claim in respect of loss of sight the insured shall undergo at the insurer expenses such operations or treatments as the Company may reasonably deemed desirable. Provided that in the cases of a claim by death or permanent total disablement all sums payable hereunder shall be payable only on the delivery of this Policy cancelled and discharged.
3. No sums payable under this Policy carry interest.




Dr. M. JEYAKUMAR, M.E., Ph.D.
PRINCIPAL
CHRIST THE KING ENGINEERING COLLEGE,
Chikkarampalayam Village,
Karamadai, Mettupalayam Taluk,
Coimbatore - 641 104.



CHRIST THE KING ENGINEERING COLLEGE

Karamadai, Coimbatore - 641104

(Approved by AICTE, New Delhi & Affiliated to Anna University, Chennai)

Ph: +91 91500 76729

Email: principal@ckec.ac.in

Web: www.ckec.ac.in

Policy No. 1713006723P117041924
MICRO-INSURANCE PRODUCT-JANATA PERSONAL ACCIDENT - GROUP POLICY
UIN NO.UBH NO. IRDAI/HLT/UII/P-P/V.1/1/2015-16

4. The Company shall not be liable to make any payment under this Policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device. Whether by the insured or by any persons on behalf of the insured.
5. ~~The~~ The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen ~~days~~ ~~notice~~ in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at ~~Company's~~ short period rates provided no claim has occurred ~~upto~~ the date of cancellation.
6. If the insured shall at any time during the continuance of the Policy be insured against similar ~~limits~~ Personal Accident Insurance Policy with one or more Insurers, then the maximum liability of the insurer irrespective of such policies in force with one or more Insurers shall be limited to a sum stated in the schedule of the policy only.
7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be ~~coforcable~~ to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.
8. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the company shall disclaim liability to the insured or any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject of a suit in court of law, then the claim shall for all purposes be deemed to have been made abandoned and shall not thereafter be recoverable hereunder.
9. The insured shall throughout the period of insurance keep and maintain a proper record of register containing the names of all the insured persons and other relevant details as are normally kept in any institution/ ~~organisation~~. The insured shall declare to the company any additions in the number of insured persons as and when arising during the period of insurance and shall pay the additional premium as agreed.

Unless otherwise ~~expressly~~ declared and agreed to be covered by the company all the insured persons covered within under this policy are free from any disability /defect which shall be the subject matter of liability under the policy.




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