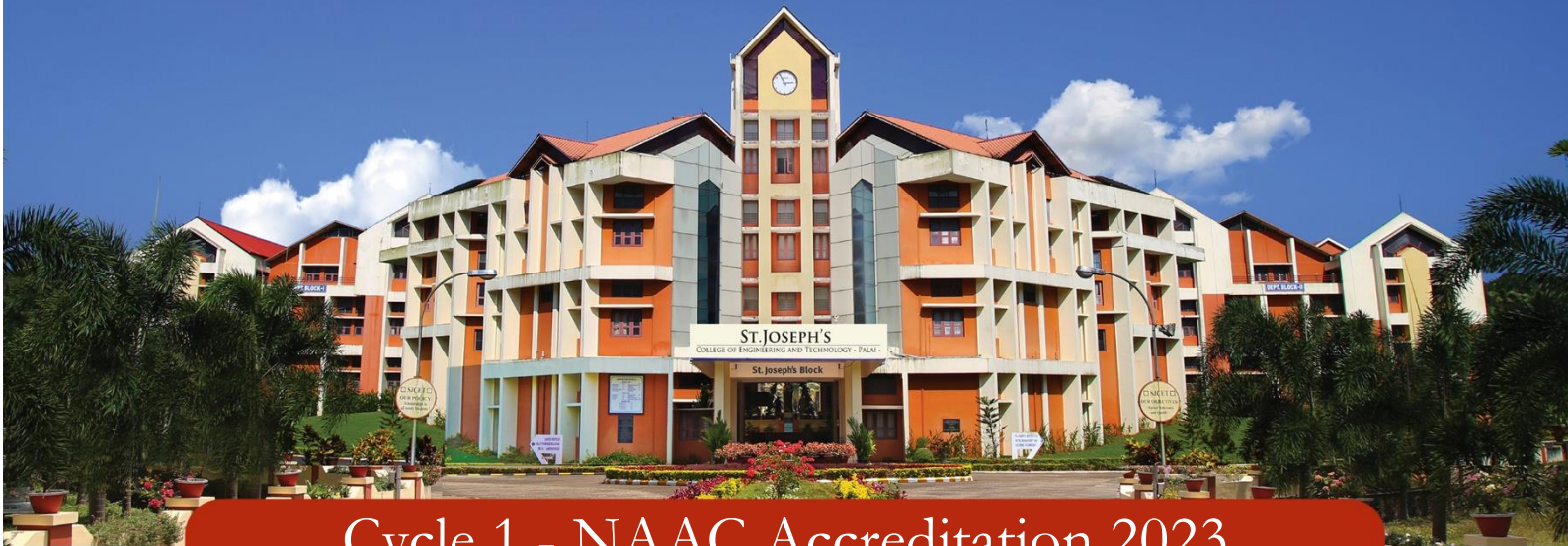




ST. JOSEPH'S

COLLEGE OF ENGINEERING
AND TECHNOLOGY,
- PALAI -

Choondacherry P.O., Palai, Kottayam Pin 686579, Kerala, India
Phone: +91 4822-239700, 239301, 239302
Email: info@sjcetpalai.ac.in • Website: www.sjcetpalai.ac.in



Cycle 1 - NAAC Accreditation 2023

Criterion – 6.3

Faculty Empowerment Strategies

6.3.1 The institution has effective welfare measures and Performance Appraisal System for teaching and non-teaching staff

Submitted to:



National Assessment and Accreditation Council

Criterion – 6.3.1

3. Group Insurance

CONTENTS

- Notice
- Policy Document 2023-24
- Policy Document 2022-23
- Policy Document 2021-22

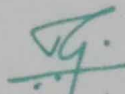
NOTICE

19 FEB 2022

Staff Personal Accident Insurance Policy is one of the welfare measures launched by the Management of SJ CET. This scheme has been in existence for the last two years. All staff members, including those who have been appointed on contract basis, are beneficiaries of the scheme.

Those staff members who wish to change their nominees and those who have not yet furnished the names of nominees are directed to provide the same to the staff-in-charge, Mr. Justine Thomas, Librarian, on or before 15-02-2022, by messaging on his WhatsApp number 9447694464.




Principal

Copy to:

1. Manager
2. Lab manager/ Bursar
3. Vice Principal
4. Professor Emeritus
5. HoDs for informing the staff members concerned
6. TPO/FO/AO
7. Librarian
8. PRO/Information Officer

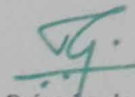
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19 FEB 2022

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6. TPO/FO/AO
7. Librarian
8. PRO/Information Officer



MANIPALCIGNA LIFESTYLE PROTECTION GROUP POLICY

MASTER POLICY SCHEDULE

Handwritten: SJCET / St. Josephs College
Stamp: Dishonoured

POLICY OFFICE:

Policy Issuing Office : ManipalCigna Health Insurance Company Limited, 401/402, Raheja Titanium, Western Express Highway, Goregaon East, Mumbai - 400063, India	Policy Servicing Office : ManipalCigna Health Insurance Company Limited, 1st Floor, Mathewson Centre Point., Mamangalam, Ernakulam, Cochin, Kerala - 682025	
Intermediary name : THE SOUTH INDIAN BANK LTD	Code: 1656587	Contact numbers : 8589075391
Policy Name : St. Josephs College Of Engineering And Technology	Master Policy Number: 208300000537/03/00	

PROPOSER DETAILS:

Name:	St. Josephs College Of Engineering And Technology
Address:	ST. JOSEPHS COLLEGE OF ENGINEERING AND TECHNOLOGY, CHOONDACHERRY P O, CHOONDACHERRY, MEENACHIL, KOTTAYAM, KERALA - 686579
Business Description:	Education
Telephone number(s):	9447816633
E-mail ID :	PRINCIPAL@SJCETPALAI.AC.IN

POLICY DETAILS:

Policy number :	208300000537/03/00
Policy Period :	Inception Date : From: 08/02/2023 Expiry Date : To: 07/02/2024
Policy Tenure :	1 Year
Premium Payment Mode :	Single
Total no. of Insured Persons :	As per enrollments
Renewal Status :	Third Renewal
Name of the TPA :	ManipalCigna Health Insurance Company Limited
Member Details :	Refer Annexure I
Cover Details :	Refer Annexure II
Special Conditions :	Refer Annexure III
Co-insurance/ Installment Premium Details :	Refer Annexure IV

PREMIUM DETAILS:

Base Cover Premium (Rs):	Optional Covers Premium (Rs):	Loadings (Rs):	Discounts (Rs):	Goods and Service Tax (Rs):	GST Cess (Rs):	Total Premium Rounded Off:
29424.67		0.00	0.00	5296.44	0.00	34721.0000
PAN No :	AAECC7904J					
GSTIN :	27AAECC7904J1ZI					
Category :	General Insurance Business					
Consolidated Stamp Duty of Rs. 25.00 paid in cash or by demand draft or by payorder or by cheque						
Vide Receipt / Challan No.: NO.LOA/CSD/566/2022/16/01/2023 to 31/12/2028/139				Dated : 10/01/2023		

Note: Basic premium is inclusive of opted Add ons and after adjustment of premium discounts, wherever applicable.

In the event of dishonour of cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.

ANNEXURE III:

Special Conditions

Special Conditions Applicable to the Policy :

- I. In addition to the conditions mentioned above, all the terms will be as mentioned in ManipalCigna Lifestyle Protection Group Insurance Policy
- II. Named GPA - Total 222 Employees are covered under the policy. The Sum Insured for Accidental Death and Permanent Disablement Section shall not exceed Rs.5Lac.
- III. The Weekly Compensation under the Temporary Total Disablement Section is covered up to 1% of Sum Insured or Rs.2000 or actual weekly income whichever is less per week for 100 weeks.
- IV. Accidental medical expenses is covered up to Rs.100,000/- or actual whichever is less per employee
- V. Total Sum Insured is 111000000/-
- VI. Minimum entry age for Employee is restricted to 18 years and for students 3 years only.
- VII. Maximum age for Employee is up to 75 years and for Children 25 years only.
- VIII. Addition and Deletion to the list of insured member shall be communicated to the Insurer in writing within reasonable time but not later than 45 day from date of joining or being relieved from the organization
- IX. Addition and deletion of the employees will be done from day 1 of joining provided sufficient CD balance being maintained.
- X. Claims should be intimated to ManipalCigna with 10 days from the date of accident. All Supporting documents relating to claims must be submitted to the company within 30 days from the date of accident.
- XI. The insured/Policy Holder shall immediately notify the company of any and all changes during the policy period to the insured's professional activity or occupation as stated in the policy schedule.

ANNEXURE IV:

Co-insurance/Installment Premium Details

Co-insurance Schedule (if applicable)

NA

INSTALLMENT PREMIUM DETAILS:

It is hereby agreed and understood that premium under this policy will be paid in the following instalments (wherever Monthly/ Quarterly/ Half yearly option taken):

NA

ANNEXURE V:

Total Sum Insured	111000000.00
Total Base Premium (Excluding GST)	29424.67
Per Mile Rate (Excluding GST)	0.27

Plan Benefits (may be provided as an annexure to the Policy Schedule) self

Cover Limit Basis (Group Personal Accident – Basic Cover: Accidental Death Benefit, Permanent Total Disablement Benefit, Permanent Partial Disablement Benefit):	Sum Insured	
---	--------------------	--

Coverage Details	Name of the Benefit	Brief Description	Sum Insured	Sub limits/Conditions
Group Personal Accident – Basic Cover	Accidental Death Benefit	Capital Sum Insured/ Sum Insured, as applicable, paid on benefit basis if accidental Injury solely and directly results in the death of the Insured	500000.00	
	Permanent Total Disablement Benefit	% of the Capital Sum Insured/ Sum Insured, as applicable, paid on benefit basis if accidental Injury solely and directly results in the Permanent Total Disablement of the Insured	500000.00	
	Permanent Partial Disablement Benefit	% of the Capital Sum Insured/ Sum Insured, as applicable, paid on benefit basis if accidental Injury solely and directly results in the Permanent Partial Disablement of the Insured	500000.00	
	Temporary Total Disablement Benefit	Lesser of i) 1% of the Capital Sum Insured/ Highest Sum Insured opted for AD/PTD/PPD, as applicable OR ii) The fixed opted Sum Insured per week paid on benefit basis if accidental Injury solely and directly results in the Temporary Total Disablement of the Insured	200000.00	
Optional Covers under Group Personal Accident	Burns Benefit	% of the Sum Insured paid on benefit basis if an Insured Person sustains Burns due to an accident and results in conditions specified in policy	10000.00	
	Animal Attack Benefit	Covers medical expense incurred due to an Injury caused solely and directly by an Animal attack on a reimbursement basis	10000.00	
	Funeral Expenses Benefit	Onetime lump sum payment done towards specified Funeral expenses	10000.00	
	Emergency Road Ambulance Benefit	An amount up to the limit specified is reimbursed towards Ambulance Expenses	5000.00	
	Education Fund Benefit	In case of Accidental Death or Permanent Total Disablement, We will pay the amount in respect of the tuition fees paid towards the Dependent Child's education for the Policy Period	10000.00	
	Accidental Medical Expenses Benefit (Three Sub-Options)	In case of Death, Permanent Total Disablement or Permanent Partial Disablement of the insured, expenses towards the Reasonable and Customary Charges for Medical Expenses incurred is reimbursed	100000.00	

ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited)
Corporate Office: 401/402, Raheja Titanium, Western Express Highway, Goregaon (East), Mumbai-400063
IRDAI Registration No. 151. Call (Toll Free): 1800-102-4462 Visit: www.manipalcigna.com E-mail: servicesupport@manipalcigna.com
CIN: U66000MH2012PLC227948



IN THE EVENT OF A CLAIM: Please contact Us through any of these Modes

Address for Correspondence: ManipalCigna Health Insurance Company Limited 401/402, Raheja Titanium, Goregaon (East), Mumbai, Maharashtra - 400063	Contact Number:	1800-102-4462
	Fax Number:	022-61703689
	Email ID:	servicesupport@manipalcigna.com

This Policy has been issued based on the information provided by you on the proposal form. Attached with this Policy Schedule are the Policy Terms & Conditions, and Annexures. Please ensure that these documents have been received, read and understood. If any of these documents have not been received, please contact our Customer Service at the below mentioned details at the earliest. In case you find any discrepancy in the same, please contact us immediately.

For any grievance related to the policy you may write to The Grievance Officer at the policy issuing office address mentioned above or email a headcustomercare@manipalcigna.com.

You may also write to us at servicesupport@manipalcigna.com Or call us at Healthline no (Toll Free). 1800-102-4462.

In witness, whereof this Policy has been signed at ManipalCigna Health Insurance on 12/02/2023

Yours Sincerely ,
ManipalCigna Health Insurance Company Limited
(Formerly known as CignaTTK Health Insurance Company Limited)
This is a system generated communication and does not require signature.

IN ANNEXURE I DETAILS OF INSURED PERSONS:

Attached to and forming part of the Policy Schedule

ANNEXURE II: COVER DETAILS

Customer Name

St. Josephs College Of Engineering And Technology
St. Josephs College Of Engineering And Technology,
Choondacherry P O, Choondacherry, Meenachil, Kottayam,
Kerala - 686579

POLICY DETAILS

Plan Name: ManipalCigna lifestyle Protection Group Policy
Policy Number: 208300000537/03/00
Policy Type: ManipalCigna lifestyle Protection Group Policy

Dear Sir/Madam,

Welcome to the ManipalCigna Health Insurance family. We are delighted to confirm that the ManipalCigna lifestyle Protection Group Policy for you members is now active.

Please find enclosed your ManipalCigna Insurance Policy Kit which will help you understand your policy in detail and give you more information on how to access our services easily. Your Policy kit includes the following:

- **The Policy Schedule** : presents the details of policy, such as level of protection, the premium payable for the cover, date of commencement persons covered, specific conditions related to plan and any special terms that apply to the policy.
- **The Policy Contract** : details the terms and conditions, definitions and exclusions of the policy.

We request you to read the policy terms and conditions carefully so that you are fully aware of your policy benefits under the insurance policy.

For Addition/Deletion of members or correction requests, please email us the details at groupops@manipalcigna.com

If you have any queries, please feel free to reach us at our Healthline at 1800-102-4462 or you can write to us at customer@manipalcigna.com or walk into any of our branch office across the country. To locate visit our website www.manipalcigna.com

Thank you for choosing us as your partner in illness and wellness. Assuring you of our best services at all times.

Yours sincerely,

ManipalCigna Health Insurance Company Limited

"This is a system generated communication and does not require signature"

Kindly make note of your advisor details appended below:

Intermediary Name	Intermediary Code	Intermediary Contact No	Intermediary Email id
SIJA THE SOUTH INDIAN BANK LTD	IMD1670940-01	8589075391	sjja9225@gmail.com



For any assistance contact:



1800-102-4462



servicesupport@manipalcigna.com



www.manipalcigna.com



SIBL/BR/GEN/010/2022-23

23-08-2022

TO WHOM SO EVER IT CONCERN

We hereby confirm that we have provided the staff accidental insurance cover MANIPALCIGNA LIFESTYLE PROTECTION GROUP POLICY for the 216 teaching and non-teaching staff of St Joseph College of Engineering and Technology, Palai for the Year 2022-2023. The Insurance is provided by our health insurance partner M/s. Manipal Cigna health insurance company With the Policy No. 208300000537/02/00dated 08-02-2022 to07-02-2023.

Kindly consider as confirmation letter.

With thanks and regards,

For The South Indian Bank Ltd.



Manager, Choondacherry

Branch Manager



SIBL/BR/GEN/004/2022-23

24-05-2022

To,
The Principal,
St. Joseph College of Engineering and Technology,
Choondacherry Palai.

Dear Sir,

Sub: Confirmation letter of Staff Group Policy of St. Joseph College of Engineering and Technology, Palai.

With reference to the subject we hereby confirm that we had cover the Entire Staff of St. Joseph College of Engineering and Technology, Palai. Under the Staff group Policy Accidental health cover with our Tie-up Partner, M/s. Manipal Cigna Health Insurance. The details of the policy are as below:

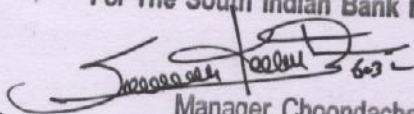
SL.No.	Name	Policy No.	Amount	Number of Staff	Period
1.	Manipal Cigna lifestyle Protection Group Policy*	208300000537/02/00	Rs.36,532/-	222	07/02/2022 to 06-02-2023

Kindly consider as confirmation.

With Thanks & regards,

For The South Indian Bank Ltd.

Branch Manager


Manager, Choondacherry

Unique Identification No.	Name of Insured	Relationship with insured	Designation	Date of Enrolment	Date of Birth	Age (In years)	Gender	Email ID	Pre-existing Diseases	Nominee Name
411948601	Sachin Jose	Self		08/02/2021	02/11/1978	42	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411948701	Timson Torry X	Self		08/02/2021	29/07/1990	30	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411948801	Linto Thomas	Self		08/02/2021	23/11/1989	31	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411948901	Dr. Ignatius Korah	Self		08/02/2021	30/05/1956	64	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949001	Fr. John Palihottam X	Self		08/02/2021	09/04/1967	53	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949201	Austin T. Sabu	Self		08/02/2021	17/08/1993	27	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949301	Prince V Jose	Self		08/02/2021	22/02/1988	32	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949401	Prince Abraham	Self		08/02/2021	17/05/1989	31	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949501	Dr. Joseph Purayidathil	Self		08/02/2021	26/11/1982	38	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949601	Akhil Sekharan	Self		08/02/2021	18/04/1990	30	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949701	Cinu P Elias	Self		08/02/2021	24/05/1988	32	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949801	Denix M Sebastian	Self		08/02/2021	18/07/1986	34	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949901	Justin Jose	Self		08/02/2021	10/04/1988	32	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950001	K M Thomas	Self		08/02/2021	12/08/1960	60	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950101	Abey Thomas	Self		08/02/2021	07/07/1995	25	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950201	Sebastian Joseph	Self		08/02/2021	03/11/1957	63	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950301	Dr. J David	Self		08/02/2021	05/02/1962	59	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950401	Dr. Bennet Kuriakose	Self		08/02/2021	28/03/1984	36	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950501	Dr Joby P P	Self		08/02/2021	24/12/1980	40	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950601	Jikku Thomas	Self		08/02/2021	05/12/1988	32	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950701	Geo J Vallavancottu	Self		08/02/2021	26/12/1994	26	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950801	Jacob Thomas	Self		08/02/2021	31/05/1985	35	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950901	Dr. Giby Jose	Self		08/02/2021	30/01/1977	44	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951001	Shilpa Lizbeth George	Self		08/02/2021	23/10/1986	34	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951101	Dr. Shancy Augustine	Self		08/02/2021	15/10/1979	41	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951201	Jobish Joseph	Self		08/02/2021	03/05/1980	40	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951301	Dr. Ajith K. Thomas	Self		08/02/2021	21/06/1973	47	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951401	Sumithmon K S	Self		08/02/2021	27/09/1989	31	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951501	Soumya George	Self		08/02/2021	11/04/1986	34	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951601	Jose Tom Tharappel	Self		08/02/2021	03/07/1992	28	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951701	Baby V D	Self		08/02/2021	13/03/1967	53	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951801	Jija K M	Self		08/02/2021	25/05/1984	36	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951901	Manuel M Palamattam	Self		08/02/2021	23/10/1991	29	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952001	Nithin S S	Self		08/02/2021	30/05/1988	32	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952101	K J George	Self		08/02/2021	12/05/1963	57	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952201	Gemini George X	Self		08/02/2021	25/07/1986	34	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952301	Dr. V P Devassia	Self		08/02/2021	25/08/1960	60	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952401	Suresh George	Self		08/02/2021	27/05/1957	63	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952501	Linson Emmanuel X	Self		08/02/2021	01/10/1994	26	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952601	Hareesh Sasi	Self		08/02/2021	18/06/1988	32	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952701	Sunitha K N X	Self		08/02/2021	30/01/1987	34	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952801	Ivy Vincent	Self		08/02/2021	11/08/1992	28	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952901	Rose Mary John	Self		08/02/2021	11/12/1982	38	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411953001	Martin Philip X	Self		08/02/2021	03/05/1963	57	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	

**THE SOUTH INDIAN BANK LIMITED
KOTTAYAM REGION**

BRANCH: CHOONDACHERRY

DATE : 20-04-2021

Report for the month of APRIL 2021

I) Details of BLCSC meeting:-

Date of meeting	Suggestions	Action taken by branch/RO
16-04-2021	MIRROR PLUS APPLICATION UPDATE INFORMATION	REPLIED ALL QUERIES REGARDING MIRROR PLUS UPDATION
	TO INFORM CUSTOMERS REGARDING DEBIT CARD ACTIVATION IN MIRROR PLUS	REPLIED ALL QUERIES REGARDING MIRROR PLUS UPDATION AND DEBIT CARD DIGITAL TRANSACTION LIMIT SETTING

II) Information on dishonored cheques issued by Broking entities in favour of Exchange Houses.

A/c No	A/c Name	Cheque No.	Cheque date	Payee details(Name of Exchange House)	Amount	Reason for return
NIL	NIL	NIL	NIL	NIL	NIL	NIL

III) Instances of furnishing documentary proof of fact of dishonour of cheques

Name of complainant (payee/holder of the dishonored cheque)	Details of documentary proof furnished	Purpose (Court / Consumer Forum, etc)	Date
NIL	NIL	NIL	NIL

IV) Data on settlement of claims in respect of deceased depositors / safe deposit locker hires / depositors of safe custody article accounts)

Total Number of claims pending at the beginning of the month	NIL
Total Number of claims received during the month	NIL
Total Number of claims settled during the month	NIL
Total Number of claims pending as on the month end	NIL
# Of which, claims pending for more than 15 days	NIL

Please provide the following details for claims pending for more than stipulated time frame of 15 days from the date of receipt of the claims along with necessary documents.

Nature of A/c facility	A/c No. & Name	Date of receipt of the claim	Amount involved	Reasons for the delay.
NIL	NIL	NIL	NIL	NIL



SIBL/BR/GEN/0017/2020-21

31-03-2021

TO WHOM SO EVER IT CONCERN

We hereby confirm that we have provided the staff accidental insurance cover **MANIPALCIGNA LIFESTYLE PROTECTION GROUP POLICY** for the 210 teaching and non-teaching staff of St Joseph College of Engineering and Technology, Palai for the Year 2021-2022. The Insurance is provided by our health insurance partner M/s. Manipal Cigna Ltd. With the Policy No . 208300000537/01/00

.Kindly consider as confirmation.

Branch Manager

For The South Indian Bank Ltd.
[Signature]
Manager, Choondacherry



**MANIPALCIGNA LIFESTYLE PROTECTION GROUP
POLICY**

MASTER POLICY SCHEDULE

Policy Issuing Office : ManipalCigna Health Insurance Company Limited, 401/402, Raheja Titanium, Western Express Highway, Goregaon East, mumbai - 400063, India		Policy Servicing Office : ManipalCigna Health Insurance Company Limited, 7th Floor, Mathewsons Centre Point, Mamangalam, Above Kotak Mahendra Bank, Nr Mamangalam Church, Ernakulam, Cochin, Kerala - 682025	
Intermediary name : CHARLY SEBASTIAN	Code: IMD1656954-01	Contact numbers : 4872420020	
Policy Name	St. Josephs College Of Engineering And Technology		
Master Policy Number	208300000537/01/00		
Proposer Details :			
Name :	St. Josephs College Of Engineering And Technology		
Address :	ST. JOSEPHS COLLEGE OF ENGINEERING AND TECHNOLOGY, CHOONDACHERRY P O, CHOONDACHERRY, MEENACHIL, KOTTAYAM, KERALA - 686579		
Business Description :	Education		
Telephone number(s) :	9447816633		
Email Address :	PRINCIPAL@SJCETPALAI.AC.IN		

Policy Details :

Policy number :	208300000537/01/00		
Policy Period :	Inception Date From: 08/02/2021	Expiry date To: 07/02/2022	
Policy Tenure :	1 Year		
Premium Payment Mode :	Single		
Total no. of Insured Persons :	As per enrollments		
Renewal Status :	First Renewal		
Name of the TPA :	ManipalCigna Health Insurance Company Limited		
Member Details :	Refer Annexure I		
Cover Details :	Refer Annexure II		
Special Conditions :	Refer Annexure III		
Insurance/ Installment Premium Details :	Refer Annexure IV		

Premium Details:

Base Cover Premium (Rs.)	26704.20
Optional Covers Premium (Rs.)	
Loadings/Discounts (Rs.)	
Goods & Service Tax (Rs.)	4806.76
GST Cess (Rs.)	267.04
Total Premium(Rounded Off)	31778.00

PAN No:	AAECC7904J	GSTIN	27AAECC7904J1ZI	Category	General Insurance Business
Consolidated Stamp Duty of Rs.25.00 paid in cash or by demand draft or by payorder or by cheque					
Vide Receipt / Challan No. MH005118274202021M			Dated : 03/10/2020		

Note: Basic premium is inclusive of opted Add ons and after adjustment of premium discounts, wherever applicable.

In the event of dishonour of cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.

In the event of a claim:

Please contact Us through any of these modes	Address for Correspondence	ManipalCigna Health Insurance Company Limited 401/402, Raheja Titanium, Goregaon (East), Mumbai, Maharashtra - 400063
	Contact Number	022-61703689 18001024462
	Fax Number	022-61703689
	Email ID	servicesupport@manipalcigna.com

This Policy has been issued based on the information provided by you on the proposal form. Attached with this Policy Schedule are the Policy Terms & Conditions, and Annexures. Please ensure that these documents have been received, read and understood. If any of these documents have not been received, please contact our Customer Service at the below mentioned details at the earliest. In case you find any discrepancy in the same, please contact us immediately.

For any grievance related to the policy you may write to The Grievance Officer at the policy issuing office address mentioned above or email at headcustomercare@manipalcigna.com.

You may also write to us at servicesupport@manipalcigna.com Or call us at toll free no. 1800-10-24462.

In witness, whereof this Policy has been signed at ManipalCigna Health Insurance on 20/02/2021

Warm Regards,
 ManipalCigna Health Insurance Company Limited

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Unique identification No.	Name of Insured	Relationship with insured	Designation	Date of Enrolment	Date of Birth	Age (In years)	Gender	Email ID	Pre-existing Diseases	Nominee Name
411948601	Sachin Jose	Self		08/02/2021	02/11/1978	42	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411948701	Timson Tomy	Self		08/02/2021	29/07/1990	30	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411948801	Linto Thomas	Self		08/02/2021	23/11/1989	31	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411948901	Dr. Ignatius Korah	Self		08/02/2021	30/05/1956	64	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949001	Fr. John Palihottam	Self		08/02/2021	09/04/1967	53	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949201	Austin T. Sabu	Self		08/02/2021	17/08/1993	27	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949301	Prince V Jose	Self		08/02/2021	22/02/1988	32	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949401	Prince Abraham	Self		08/02/2021	17/05/1989	31	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949501	Dr. Joseph Purayidathil	Self		08/02/2021	26/11/1982	38	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949601	Akhil Sekharan	Self		08/02/2021	18/04/1990	30	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949701	Cinu P Elias	Self		08/02/2021	24/05/1988	32	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949801	Denix M Sebastian	Self		08/02/2021	18/07/1986	34	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411949901	Justin Jose	Self		08/02/2021	10/04/1988	32	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950001	K M Thomas	Self		08/02/2021	12/08/1960	60	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950101	Abey Thomas	Self		08/02/2021	07/07/1995	25	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950201	Sebastian Joseph	Self		08/02/2021	03/11/1957	63	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950301	Dr. J David	Self		08/02/2021	05/02/1962	59	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950401	Dr. Bennet Kuriakose	Self		08/02/2021	28/03/1984	36	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950501	Dr Joby P P	Self		08/02/2021	24/12/1980	40	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950601	Jikku Thomas	Self		08/02/2021	05/12/1988	32	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950701	Geo J Vallavancottu	Self		08/02/2021	26/12/1994	26	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950801	Jacob Thomas	Self		08/02/2021	31/05/1985	35	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411950901	Dr. Giby Jose	Self		08/02/2021	30/01/1977	44	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951001	Shilpa Lizbeth George	Self		08/02/2021	23/10/1986	34	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951101	Dr. Shancy Augustine	Self		08/02/2021	15/10/1979	41	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951201	Jobish Joseph	Self		08/02/2021	03/05/1980	40	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951301	Dr. Ajith K. Thomas	Self		08/02/2021	21/06/1973	47	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951401	Sumithmon K S	Self		08/02/2021	27/09/1989	31	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951501	Soumya George	Self		08/02/2021	11/04/1986	34	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951601	Jose Tom Tharappel	Self		08/02/2021	03/07/1992	28	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951701	Baby V D	Self		08/02/2021	13/03/1967	53	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951801	Jija K M	Self		08/02/2021	25/05/1984	36	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411951901	Manuel M Palamattam	Self		08/02/2021	23/10/1991	29	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952001	Nithin S S	Self		08/02/2021	30/05/1988	32	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952101	K J George	Self		08/02/2021	12/05/1963	57	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952201	Gemini George	Self		08/02/2021	25/07/1986	34	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952301	Dr. V P Devassia	Self		08/02/2021	25/08/1960	60	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952401	Suresh George	Self		08/02/2021	27/05/1957	63	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952501	Linson Emmanuel	Self		08/02/2021	01/10/1994	26	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952601	Hareesh Sasi	Self		08/02/2021	18/06/1988	32	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952701	Sunitha K N	Self		08/02/2021	30/01/1987	34	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952801	Ivy Vincent	Self		08/02/2021	11/08/1992	28	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411952901	Rose Mary John	Self		08/02/2021	11/12/1982	38	Female	PRINCIPAL@SJCETPALAI.AC.IN	NO	
411953001	Martin Philip	Self		08/02/2021	03/05/1963	57	Male	PRINCIPAL@SJCETPALAI.AC.IN	NO	

Customer Name
St. Josephs College Of Engineering And Technology
St. Josephs College Of Engineering And Technology,
Choondacherry P O, Choondacherry, Meenachil, Kottayam,
Kerala - 686579

POLICY DETAILS
Plan Name: ManipalCigna lifestyle Protection Group Policy
Policy Number: 208300000537/01/00
Policy Type: ManipalCigna lifestyle Protection Group Policy

Dear Sir/Madam,

Welcome to the ManipalCigna Health Insurance family. We are delighted to confirm that the ManipalCigna lifestyle Protection Group Policy for your members is now active.

Please find enclosed your ManipalCigna Insurance Policy Kit which will help you understand your policy in detail and give you more information on how to access our services easily. Your Policy kit includes the following:

- **The Policy Schedule** : presents the details of policy, such as level of protection, the premium payable for the cover, date of commencement, persons covered, specific conditions related to plan and any special terms that apply to the policy.
- **The Policy Contract** : details the terms and conditions, definitions and exclusions of the policy.

We request you to read the policy terms and conditions carefully so that you are fully aware of your policy benefits under the insurance policy.

For Addition/Deletion of members or correction requests, please email us the details at groupops@manipalcigna.com

If you have any queries, please feel free to reach us at our Healthline at 1800-102-4462 or you can write to us at customercare@manipalcigna.com or walk into any of our branch office across the country. To locate visit our website www.manipalcigna.com

Thank you for choosing us as your partner in illness and wellness. Assuring you of our best services at all times.

Yours sincerely,
ManipalCigna Health Insurance Company Limited

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Kindly make note of your advisor details appended below:

Intermediary Name	Intermediary Code	Intermediary Contact No	Intermediary Email id
CHARLY SEBASTIAN	IMD1656954-01	4872420020	abc@sib.co.in



For any assistance contact:



1800-102-4462



servicesupport@manipalcigna.com



www.manipalcigna.com

Page 1

ManipalCigna Health Insurance Company Limited
(Formerly known as CignaTTK Health Insurance Company Limited). CIN U66000MH2012PLC227948. IRDAI Reg. No. 151.
Reg. Office: 401/402, 4th Floor, Rabeja Titanium, off Western Express Highway, Goregaon (East), Mumbai- 400 063.
Toll free number: 1800-102-4462, Website address: www.manipalcigna.com

Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license.

ManipalCigna Health Insurance Company Limited
401/402, Raheja Titanium, Western Express Highway,
Goregaon (East) Mumbai - 400 063

RECEIPT

Receipt Number: GC00599148

Receipt Date: 11-02-2021

Received with thanks from St. Josephs College Of Engineering And Technology

(Proposal No. : NA) a total sum of Rupees Thirty One Thousand Nine Hundred Thirty Four only by,

Payment Mode	Instrument No.	Instrument Date	Bank Name	Branch Name	Amount (Rs.)
RTGS/ NEFT	425326	08-02-2021	SOUTH INDIAN BANK	CHOONDACHERRY	31934

Stamp duty has been paid vide receipt no 0000398681202021 dated 04/06/2020.

Issuance of this receipt does not amount to acceptance of the risk by ManipalCigna Health Insurance Company Limited. The insurance cover for the risk shall be as per the terms and conditions of the Insurance Policy if and when issued.

* Receipt Subject to realisation of cheque (s)


Warm Regards,

ManipalCigna Health Insurance Company Limited


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For any assistance contact:

 1800-102-4462

 servicesupport@manipalcigna.com

 www.manipalcigna.com

Page 1

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