

4.4.2 There are Established Systems and procedures for Maintaining and Utilizing Physical, Academic and support Facilities –Laboratory, Library, Sports Complex, Computers, Classrooms, etc.

Insurance

Standard Fire & Special Perils Policy (Material Damage), Burglary & House Breaking policy (Business Premises)

2014 - 15

नेशनल इन्श्योरेन्स कम्पनी लिमिटेड
NATIONAL INSURANCE CO. LTD.

Regd. Office: TREET, KOLKATA - 700 071



ADDRESS OF THE POLICY ISSUING OFFICE

NATIONAL INSURANCE CO. LTD
ALUVA DIVISIONAL OFFICE
URUMBATH BUILDINGS, P.B.No.89
PUMP JUNCTION, ALUVA-683101
PH: 0484-2622010, 2622015 FAX: 2622168



BURGLARY & HOUSEBREAKING POLICY
(Business Premises)

PREAMBLE

Whereas the insured described in the Schedule here to (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to National Insurance Company Ltd. (hereinafter called the Company) for the Insurance hereinafter contained and has paid the premium stated to the said Schedule as consideration for such Insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy.

OPERATIVE CLAUSE

The Company hereby agrees subject to terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon to Indemnify the Insured to the extent of intrinsic value of:

- Any loss of or damage to property or any part thereof whilst contained in the premises described in the Schedule hereto due to Burglary or House-breaking (theft following upon an actual forcible and violent entry of and/or exit from the premises) and Hold up
- Damage caused to the premises to be made good by the Insured resulting from burglary and/or housebreaking or any attempt threat any time during the period of Insurance.

Provided always that the liability of the Company shall in no case exceed the sum Insured stated against each item or Total Sum Insured stated in the Schedule.

EXCLUSIONS

The Company shall not be liable in respect of:

- Gold or Silver articles, watches or jewellery or precious stones or model or coins, sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bill of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured.
- Loss or damage where any inmate or member of the insured's household or of the business staff or any other person lawfully in the premises in the business is concerned in the actual theft or damage to any of the articles or premises on where such loss or damage have been expedited or any way assisted or brought about by any such person or persons.
- Loss or damage which is recoverable under fire or plate Glass insurance policy, or any other policy.
- Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with Riot and Strike, Civil commotion, Terrorist activities, Earthquake, Flood, Storm, Volcanic eruption, Typhoon, Hurricane, Tornado, Cyclone, or other convulsions of nature or atmospheric disturbances.
 - Loss or damage whether direct or indirect arising from war, warlike operation and of foreign enemy hostilities (whether war be declared or not), civil war, revolution, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by Order of any governments or any other authority.

In any action, suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.
- Any loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any Consequential Loss and any Legal Liability of whatsoever nature-directly or indirectly caused by or contributed to or arising from Ionising radiation or contamination by radioactivity from any source whatsoever.
 - Any accident, loss, destruction, damage or Legal Liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material.
- Consequential Loss or Legal Liability of any kind.
- Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the insured unless such key has been obtained by assault or violence or any threat.

This policy shall cease to attach:

- If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights while the premises are left uninhabited.
 - If the insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased.
 - To any property the interest of the Insured in which shall pass from the insured otherwise than by will or operation of law, Unless in every case the consent of the Company to the continuance of the insurance thereon is obtained and signified

John

Dr. Johnson X Palackappillil
Principal
Sacred Heart College (Autonomous)
Thiruvananthapuram, Kerala-682 013
THEVARA KOCHI-682013

SPECIAL CONDITIONS

1. Reinstatement of Sum Insured:

Immediately upon the happening of any loss or damage as described in the policy, the Total sum Insured and the Sum Insured upon the various descriptions of property which have been lost or damaged, shall be reduced by the amount of loss or damage and such reduced Sums Insured shall be the Limit of the Company's liability in respect of any further loss or damage occurring during the current period of insurance unless the Company consents, upon payment of additional premium to reinstate the full Sum insured.

2. Maintenance of book and keys:

The Insured shall keep a daily record of the amount of cash contained in the Safe or Strongroom and such record shall be deposited in a secure place other than the Safe or Strongroom and produced as documentary evidence in support of claim under this policy. The keys of the Safe or Strongroom shall not be left on the premises out of business hours unless the premises are occupied by the insured or any other authorised employee of the insured in which case such keys if left on the premises shall be deposited in a secure place not in the vicinity of the Safe or Strongroom.

GENERAL CONDITIONS

1. **NOTICE** : Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this Insurance is effected.
2. **DUTY OF DISCLOSURE** : This policy shall be void and all premium paid hereon shall be forfeited to the company in the event of misrepresentation, misdescription or nondisclosure of any material fact.
3. **REASONABLE CARE**: The Insured shall take reasonable steps to safeguard the property insured against accident, loss or damage.
4. **CLAIM PROCEDURE** : Upon the happening of any event giving rise or likely to give rise to a claim under this policy.
 - (a) The insured shall give immediate notice thereof in writing to the nearest office with a copy to the Policy issuing office of the Company as well as lodge forthwith a complaint with the Police.
 - (b) The insured shall deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing, of the loss or damage, with an estimate of the intrinsic value of the property lost and the amount of damage sustained.
 - (c) The insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.
5. **INDEMNITY** : The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing, but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no cases shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage not more than the sum insured thereon.
6. **AVERAGE** : If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the sum insured thereon, then the insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or the damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.
7. **CONTRIBUTION** : If at the time of the happening of any loss or damage covered by this Policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
8. **SUBROGATION** : The insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under the Policy whether such acts and things shall be or become necessary or required before or after the insured indemnification by the Company.
9. **FRAUD**: If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device are used by the insured or any one acting on the insured's behalf to obtain any benefit under this Policy, all benefits and right under the Policy shall be forfeited.
10. **CANCELLATION** : The Company may at any time cancel this policy, by giving 7 days notice in writing by Regd. A.D. to the Insured at his last known address in which case the Company shall return to the insured a proportion of last premium corresponding to the unexpired period of insurance.
11. **ARBITRATION AND DISCLAIMER** : If any dispute or difference shall arise as to the quantum to be paid under the 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 involving arbitration the same shall be referred to a panel of three arbitrators, comprising of two arbitrators one to be appointed by each of the parties to the dispute / difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrators or umpire of the amount of the loss or damage shall be first obtained.

It is also hereby expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

12. **OBSERVANCE OF TERMS AND CONDITIONS** : The due observance and fulfilment of the terms, conditions and endorsement of this policy in so far as they relate to anything to be done or complied with by the insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.
13. **RENEWAL NOTICE** : The company shall not be bound to accept any renewal premium nor give notice that such is due.

Dr. Johnson X Palackappillil
Principal

Sacred Heart College (Autonomous)
Kochi-682 013





नेशनल इन्श्योरेंस कम्पनी लिमिटेड
(भारत सरकार का एक उपक्रम)
'National Insurance Company Limited'
(A Govt. Of India undertaking)

POLICY SCHEDULE

646360

National Insurance Company Limited

3, Middleton Street, Post Box No. 9229, Kolkata - 700 071

Policy No: 571000/46/15/7500000042

Dept : Misc - Traditional Business

Burglary B.P.

Agent Code: 90010659

Agent name: K O Varghese (PH: 9847557858) Agent Contact No: 9847557858

Previous Policy No: 2014 /57100046147500000069

Dev. Officer: 50361

Issuing Office : Unit 571000

Insured's Name: THE PRINCIPAL

Address : Urumbath Building, Pump Junction, Aluva,
Ernakulam, Kerala, Pin : 683101

Address : SACRED HEART COLLEGE THEVARA Dist. :
ERNAKULAM, Kerala 682013

Telephone No: 0484 2625269, 2622010, 2622015

Policy Period: 00:00 Hours On 14/08/2015 To Midnight of 13/08/2016 Receipt Date & No: 11/08/2015 571000/81/15/0000007101

Net Premium: Rs. 9,634

RUPEES NINE THOUSAND SIX HUNDRED THIRTY FOUR ONLY

NIC 571000 : 100%

PREMISES : (Description and situation of the premises containing the property Insured)
Description: TOTAL CONTENTS WITH COLLEGE PREMISES

Situation : SACRED HEART COLLEGE THEVARA Dist. : ERNAKULAM, Kerala - 682013

Note : The premises shall not include any yard, garden, open space or out-building not communicating with the main building.

Occupied as: OTHER SACRED HEART COLLEGE, THEVARA

Risk no/Desc	Description of items	Sum insured /items(Rs.)	Sum insured /risk(Rs.)
(a) Stocks in trade.			Rs.0
(b) Goods held in trust / commission .			Rs.0
(c) Furniture, Fixtures, Fittings.	TOTAL CONTENTS WITH COLLEGE PREMISES INCL SOLAR SYSTEM.	Rs.1,92,67,565	Rs.1,92,67,565
(d) Coins / Currency Notes.			Rs.0
(e) Others to be specified.			Rs.0

Description of other items:

Subject to BP clause as attached.

Additional Conditions(if any)

Policy is subject to endorsement nos. attached hereto.

Theft Loading : Rs.0

Total Sum Insured : Rs.1,92,67,565

Net Premium : Rs.9,634

Service Tax : Rs.1,349.00

Total : Rs.10,983.00

Visit us at www.nationalinsuranceindia.com for information on Products, Services and Grievance Redressal.

In witness whereof this policy has been signed at ALUVA on this 11th Day of August , 2015

For and on behalf of
National Insurance Company Limited

CIN No: U10200WB1906GOI001713, IRDA Regn. No: 58

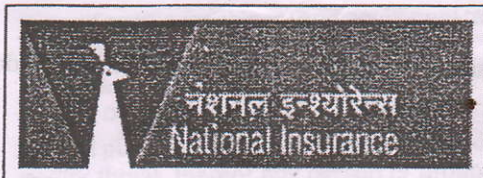
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Authorized Signatory

Page 1 of 1



Dr. Johnson X Palackappillil
Principal
Sacred Heart College (Autonomous)
Thevara, Kochi-682 013



Registered Office : 3, Middleton Street, Kolkata 070 0071

Issuing Office
NATIONAL INSURANCE CO. LTD
ALUVA DIVISIONAL OFFICE
URUMBATH BUILDINGS, P.B.No.89
PUMP JUNCTION, ALUVA-683101
PH: 0484-2622010, 2622015 FAX: 2624160

STANDARD FIRE AND SPECIAL PERILS POLICY (MATERIAL DAMAGE)

IN CONSIDERATION OF the insured named in the schedule hereto having paid to the National Insurance Company Limited (herein after called the 'company') the full premium mentioned in the said schedule, The company Agrees, (Subject to the conditions and exclusions contained herein or endorsed or otherwise expressed hereon) that if after payment of the premium the property insured described in the said schedule or any part of such property be destroyed or damaged by any perils specified hereunder during the period of insurance named in the said schedule or of any subsequent period in respect of which the insured shall have paid and company shall have accepted the premium required for the renewal of the policy, the company shall pay to the insured the value of the property at the time of the happening of its destruction or the amount of such damage or at its option reinstate or replace such property or any part thereof.

I. Fire

Excluding destruction or damage caused to the property insured by

- (i) its own fermentation, natural heating or spontaneous combustion
- (ii) its undergoing any heating or drying process.
- burning of property insured by order of any public authority

II. Lightning

III. Explosion/implosion

Exclusion loss, destruction of or damage

- to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion.
- caused by centrifugal forces.

IV Aircraft Damage

Loss, destruction or damage caused by aircraft, other aerial or space devices and articles dropped there from excluding those caused by pressure waves.

V Riot, Strike and Malicious Damage

Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by

- total or partial cessation of work or retardation or interruption or cessation of any process or operations or omissions of any kind.
- Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the government or any lawfully constituted Authority.
- Permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same,
- Burglary, housebreaking theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act.

VI Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation.

Loss, destruction or damage directly caused by storm, cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation excluding those resulting from earthquake, volcanic eruption or other convulsions of nature. (wherever earthquake cover is given as an "add on cover" the words "excluding those resulting from earthquake volcanic eruption or other convulsions of nature" shall stand deleted).

VII Impact Damage

Loss of or visible physical damage or destruction caused to the property insured due to impact by any Rail/Road vehicle, or animal by direct contact not belonging to or owned by.

- The insured or any occupier of the premises or
- Their employees while acting in the course of their employment.



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VIII. Subsidence and landslide including Rock Slide.

Loss destruction or damage directly caused by subsidence of part of the site on which the property stands or land slide/ Rock slide excluding.

- a) The normal cracking, settlement or bedding down of new structures
- b) The settlement or movement of made up ground
- c) Coastal or river erosion.
- d) Defective design or workmanship or use of defective materials
- e) Demolition, construction, structural alteration or repair of any property or groundwork or excavations.

IX. Bursting and or overflowing of water Tanks, Apparatus and Pipes

X Missile Testing Operations

XI. Leakage from automatic sprinkler installations,

Excluding loss, destruction or damage caused by;

- a) Repairs or alternations to the building or premises.
- b) Repairs, Removal or Extension of the Sprinkler installation.
- c) Defects in construction known to the insured.

XII. Bush Fire

Excluding loss, destruction or damage caused by forest fire.

Provided that the liability of the company shall in no case shall exceed in respect of each item the sum expressed in the said schedule to be insured thereon or the whole the total sum insured hereby or such other sum or sums as may be substituted thereof by memorandum hereon or attached hereto signed by or on behalf of the company.

(A) General Exclusions

1. This policy does not cover (except dwellings with individual owners)
 - (a) Policies having Sum insured up to INR 10 cr per location : 5% of claim amount subject to a minimum of Rs 10,000/-
 - (b) Policies having Sum Insured above INR 10 cr per location up to INR 100 cr per location : 5% of claim amount subject to a minimum of INR 25,000
 - (c) Policies having Sum Insured above INR 100 cr and up to INR 1500 cr per location : 5% of claim amount subject to a minimum of INR 5 lakhs
 - (d) Policies having Sum Insured above INR 1500 Cr and up to INR 2500 cr per location : 5% of claim amount subject to a minimum of INR 25 lakhs
 - (e) Policies having Sum Insured above INR 2500 Cr per location : 5% of claim amount subject to a minimum of INR 50 lakhs
2. Loss, destruction or damage caused by war, invasion, act of Foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellions, revolution, insurrection or military or usurped power.
3. Loss, destruction or damage directly or indirectly caused to the property insured by.
 - a) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b) the radioactive toxic, explosives or other hazardous properties of any explosives nuclear assembly or nuclear component thereof.
4. Loss, destruction or damage caused to the insured property by pollution or contamination excluding
 - a) Pollution or contamination which itself results from a peril hereby insured against.
 - b) any peril hereby insured against which itself results from pollution or contamination
5. Loss, destruction or damage to bullion or unset precious stones, any curious or works of art for an amount exceeding Rs. 10,000/- goods held in trust or commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosive unless otherwise expressly stated in the policy.
6. Loss, destruction or damage to the stock in cold storage premises caused by change of temperature.
7. Loss or damage to any electrical machine, apparatus, fixture or fittings arising from or occasioned by overrunning excessive pressure, short circuiting, arcing, self heating or leakage or electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus fixtures or fittings which may be destroyed or damaged by fire so set up.
8. Expenses necessarily incurred on (i) Architects Surveyors and Consulting Engineer's Fees and (ii) Debris Removed by the insured following a loss, destruction or damage to the property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.
9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
10. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
11. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike and Malicious and Terrorism damage cover.
12. Any loss or damage occasioned by or through or in consequence directly or indirectly due to earth quake, volcanic eruption or other conclusions of nature.
13. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be



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नेशनल इन्श्योरेंस कम्पनी लिमिटेड
(भारत सरकार का एक उपक्रम)
'National Insurance Company Limited'
(A Govt. Of India undertaking)

11/08/2015

POLICY SCHEDULE

National Insurance Company Limited
3, Middleton Street, Post Box No. 9229, Kolkata - 700 071

Policy Issuing Office

Urumbath Building, Pump Junction, Aluva, Ernakulam, Kerala, Pin : 683101

Tele : 0484 2625269, 2622010, 2622015

Policy No : 571000/11/15/3300000187

Dept : Fire Standard Fire and Special Perils Policy

Insured's Name: THE PRINCIPAL

Dev. Officer: 50361

Address : SACRED HEART COLLEGE

Agent Code: 90010659

THEVARA

Agent Name: K O Varghese (PH: 9847557858)

Dist. : ERNAKULAM, Kerala

Agent Contact No: 9847557858

Pin Code :682013

Policy Period : 12:00 hours on 14/08/2015 to midnight of 13/08/2016

Receipt date & No: 11/08/2015 (57100081150000007101)

Net Premium: 34645

(RUPEES THIRTY FOUR THOUSAND SIX HUNDRED FORTY FIVE ONLY

Mode of Payment: Cheque

Co-insurance Details : NIC 571000 : 100%

Risks Covered	Risk/Rate Code No.	Block No.	Basic Rate RSMD Excl (PerMille) (PerMille)	STFI Excl Disc/Lo (PerMille) ad(%)	Claim Exp(%)	Net Rate (%)	Sum Insured (In Rupees)	Premium (In Rupee)
Building:Stock(s)	1 /01	1	0.300	0.000	0.000	0.00	14,18,71,800	42,562
/Content(s) :			0.300	0.000	0.000	0.00	1,92,67,565	5,780

The Risk Covered is/are as under :-

Srl	Risk	Description of Risk	Rate Applicable
1	1	Colleges	.3

Description of Risk : BUILDING,CONTENTS

Add-On Description	Rate Applied	Sum Insured	Premium
Earthquake (Fire and Shock)	.05	16,11,39,365	8,056.97
Total Addon Premium :			8,056.97

The property is situated at :- SACRED HEART COLLEGE,THEVARA - 682013

The Sum(s) Insured is/are as under:-

Srl	Description of Property	Sum Insured	Escl (%)	Escalation Premium(Rs)
1	1 Building(s) Only			
1	BUILDING	14,18,71,800	0	0.00
2	Specific Items (Non Stock)			
1	HOUSEHOLD GOODS AND EFFECTSINCLUDING SOLAR SYSTEMS	1,92,67,565	0	0.00

In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/their hands.

CIN No: U10200WB1906GOI001713, IRDA Regn. No: 58

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For and on behalf of
National Insurance Company Limited
Duly Constituted Attorney (s)



Dr. Johnson X Palackappillil
Principal
Sacred Heart College (Autonomous)
Thevara, Kochi-682 013



नेशनल इन्श्योरन्स कम्पनी लिमिटेड
(भारत सरकार का एक उपक्रम)
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POLICY SCHEDULE

National Insurance Company Limited
3, Middleton Street, Post Box No. 9229, Kolkata - 700 071

Policy Premium :	Rs.56,399
Net Premium :	Rs.34,645
Add Service Tax 14.00%:	Rs.4850
Total :	Rs.39495

Total Sum Insured(In Figures) : Rs.16,11,39,365

Total Sum Insured Non-AOG Excess(%) 5 Min Excess for Non-AOG Perils(Rs.): 25000
(in words): Rupees Sixteen Crore Eleven AOG Excess(%) 5 Min Excess for AOG Perils(Rs.): 25000
Lakh Thirty Nine Thousand

STFI Rate Charged Three Hundred Sixty Five Per Milli

EQ Rate Charged : .05 Per Milli

The Insurance under this Policy is subject to : Nil
warranties & clauses (as per forms attached) & is : Condition no. 3(b) of the Policy is hereby deleted
extended to cover risks of (as per forms attached) :

Policies having Sum Insured above INR 10 cr per location upto INR 100 cr per location- 5% of claim amount subject to minimum of Rs. 25,000/- .

Description of Risk : B.NO.59/2316,59/2317,2315,2318,2314.SY NO.986/2,987/1,1078,1082,1084,SACRED HEART COLLEGE,THEVARA

ATTACHED TO AND FORMING PART OF POLICY NO. : 571000/11/15/3300000187

Sr. No. Description of Clauses

1 Subject to Earthquake (Fire and Shock) Clause As Attached

Remarks/Special Conditions :

Visit us at www.nationalinsuranceindia.com for information on Products, Services and Grievance Redressal.

In witness whereof the undersigned being authorised by and on behalf of the company has/have herein to set his/their hands.

CIN No: U10200WB1906GOI001713, IRDA Regn. No: 58

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For and on behalf of
National Insurance Company Limited
Duly Constituted Attorney (s)



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