

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)

2016 - 17

नेशनल इन्श्योरेन्स कम्पनी लिमिटेड
NATIONAL INSURANCE CO. LTD.

Regd. Office: 3, MIDDLETON STREET, 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-683701
Ph: 0484-2622010, 2622015 FAX: 2622016



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.
- 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 where 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

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



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

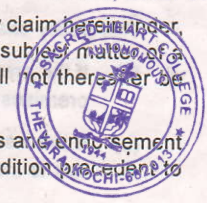
1. **NOTICE** : Every notice and communication to the Company required by this Policy shall be in writing to the office of the Company through which this Insurance is effected.
2. **DUTY OF DISCLOSURE** : This policy shall be void and all premium paid hereon shall be forfeited to the company in the event 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.

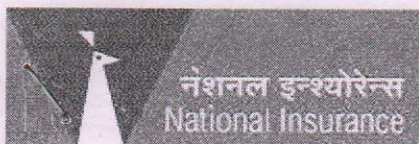
It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the company has disputed or not accepted liability under or in respect of this Policy.

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 observance 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.

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Principal
Sacred Heart College (Autonomous)
Thevara, Kochi-682 013





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

POLICY SCHEDULE

702788

National Insurance Company Limited

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

Policy No: 571000/46/16/7500000053

Dept : Misc - Traditional Business

Burglary B.P.

Agent Code: 90010659

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

Previous Policy No: 2015 /57100046157500000042

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 31/08/2016 To Midnight of 30/08/2017 Receipt Date & No:01/09/2016 571000/81/16/0000008087

Net Premium: Rs.11,534

RUPEES ELEVEN THOUSAND FIVE HUNDRED THIRTY FOUR ONLY

NIC 571000 : 100%

PREMISES : (Description and situation of the premises containing the property Insured)

Description: TOTAL CONTENTS IN 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 IN COLLEGE PREMISES INCL SOLAR SYSTEM. | Rs.2,02,35,765 | Rs.2,02,35,765 |
| (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.2,02,35,765
Net Premium : Rs.11,534

Service Tax (14.00%): Rs.1,615.00
Swachh Bharat Cess (0.5%): Rs.58.00
Krishi Kalyan Cess (0.5%): Rs.58
Total: Rs.13,265.00

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 01st Day of September, 2016

For and on behalf of
National Insurance Company Limited

Authorized Signatory

IN No: U10200WB1906GO1001713, IRDA Regn. No: 58

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Page 1 of 1

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

Build & Equip 2016-17



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, 2622011 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

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

II. Lightning

III. Explosion/implosion

Exclusion loss, destruction of or damage

- a) 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.
- (b) 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

- a) total or partial cessation of work or retardation or interruption or cessation of any process or operations or omissions of any kind.
- b) Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the government or any lawfully constituted Authority.
- c) 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,
- d) 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.

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



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

POLICY SCHEDULE

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

Policy Issuing Office

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

Phone : 0484 2625269, 2622010, 2622015

Policy No : 571000/11/16/3300000233

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 : 00:00 hours on 31/08/2016 to midnight of 30/08/2017

Receipt date & No: 31/08/2016 (57100081160000008035)

Net Premium: ₹ 51596

(RUPEES FIFTY ONE THOUSAND FIVE HUNDRED NINETY SIX ONLY)

Mode of Payment: Others

Insurance Details : NIC 571000 : 100%

| Risks Covered | Risk/Rate Code No. | Block No. | Basic Rate (PerMille) | RSMD Excl (PerMille) | STFI Excl (PerMille) | Disc/Load (%) | Claim Exp (%) | Net Rate (%) | Sum Insured (₹) | Premium (₹) |
|--------------------|--------------------|-----------|-----------------------|----------------------|----------------------|---------------|---------------|--------------|-----------------|-------------|
| Building: Stock(s) | 1 /01 | 1 | 0.300 | 0.000 | 0.0000 | 0.000 | 0.00 | 0.3000 | 14,18,71,800 | 42,56 |
| Content(s) : | | | 0.300 | 0.000 | 0.0000 | 0.000 | 0.00 | 0.3000 | 2,32,35,765 | 6,971 |

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 | 16,51,07,565 | 8,255 |

Total Addon Premium :

8,255

Property is situated at :- SACRED HEART COLLEGE, THEVARA - 682013

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

| Srl | Description of Property | Sum Insured (₹) | Escal (%) | Escalation Premium (₹) |
|-----|---|-----------------|-----------|------------------------|
| 1 | Building(s) Only | | | |
| | BUILDING | 14,18,71,800 | 0 | 0.00 |
| 2 | Specific Items (Non Stock) | | | |
| | HOUSEHOLD GOODS AND EFFECTS INCLUDING SOLAR SYSTEMS | 2,02,35,765 | 0 | 0.00 |



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

No: U10200WB1906GOI001713, IRDA Regn. No: 58

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Customer Care Toll Free Number : 18002007710; Grievance Cell Toll Free Number : 18003454033

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)
'National Insurance Company Limited'
(A Govt. Of India undertaking)

DECLARATION SCHEDULE

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

| | | | |
|------|-----------|---|------|
| LIFT | 30,00,000 | 0 | 0.00 |
|------|-----------|---|------|

| | (₹) |
|----------------------------|--------|
| Policy Premium : | 57,788 |
| Net Premium : | 51,596 |
| Add Service Tax (14.00)%: | 7223 |
| Swachh Bharat Cess (0.5)%: | 258 |
| Krishi Kalyan Cess (0.5)%: | 258 |
| Total : | 59335 |

Sum Insured(In Figures) : ₹16,51,07,565

| | | | | |
|------------------------------------|-------------------|---|--------------------------------|---------------|
| Sum Insured | Non-AOG Excess(%) | 5 | Min Excess for Non-AOG Perils: | ₹ 2500 |
| Words): Rupees Sixteen Crore Fifty | AOG Excess(%) | 5 | Min Excess for AOG Perils: | ₹ 2500 |
| One Lakh Seven Thousand | | | | |
| Five Hundred Sixty Five Only | | | | |
| Rate Charged : | .1125 Per Mille | | EQ Rate Charged : | .05 Per Mille |

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
ended to cover risks of (as per forms attached) :

Perils having Sum Insured above ₹10 cr per location upto ₹100 cr per location- 5% of claim amount subject to a
₹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. : 571000/11/16/3300000233

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.

No: U10200WB1906GOI001713, IRDA Regn. No: 58

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National Insurance Company Limited
Duly Constituted Attorney (s)



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