



ISO 9001 : 2015

# NATIONAL ACADEMY OF CONSTRUCTION

NAC Campus, Cyberabad, Kothaguda (Post), Hyderabad-500 084.

Phone: 040-23111916 & 17, e-mail: info@nac.edu.in

Website: www.nac.edu.in GSTIN/UIN : 36AAAAN0794M1Z8

**Lr No.4213/NAC/Admn/GTLI/ Dt : 29-11-2024**

## SHORT NOTICE INVITING QUOTATIONS FOR GROUP TERM LIFE INSURANCE

Sealed Quotations are invited from authorized insurance companies and agents for Group Term Life Insurance policy for the Contract employees of NAC, Hyderabad, Telangana for the year 2025. The sealed quotation shall be submitted by 16-12-2024 by 03:00 p.m. and will be opened at 03:30 p.m. on the same day.

Sl.No.	Name of the Policy	No. of Employees (in Nos.)	Sum Insured (in Rs.)
I.	Group Term Life Insurance Policy for NAC Contract Employees	201 Nos.	5,00,000/-

### **Details of claims :**

- i) 2019 – Nil
- ii) 2020 – Nil
- iii) 2021 – 04
- iv) 2022 – 01
- v) 2023 – 03
- vi) 2024 – Nil

**Details of existing policy :** Attached

**Details of employees :** Attached

### **Terms & Conditions :**

1. Terms & conditions as per the existing policy.
2. Rate shall be indicated both in figures and words.
3. Rate quoted shall be inclusive of all taxes.
4. Quotation shall be typed neatly or written in ink on the quotationer's letter head. The quotation shall be signed by the quotationer or his authorized agent.
5. Erasers or over writings will not be entertained.
6. The agent should be available to our employees on all working days.
7. The quotation shall be addressed in the name of Director General, National Academy of Construction, NAC Campus, Kothaguda post, Hyderabad – 500 084.
8. The Director General, NAC reserves the right to reject any or all the quotations without assigning any reason.
9. National Academy of Construction shall not be held responsible for delay in submission of quotation by the company/ firm/ agency.

Director General

National Academy of Construction

**STAFF DETAILS OF NATIONAL ACADEMY OF CONSTRUCTION**

SI No	Name of the Employee	Designation	Date of Birth
1	Smt. S. Hemalatha	Director (Fin.)	01.01.1969
2	Smt. I. Shantisree	Director (P), PR&BD	02.02.1971
3	Sri M. Raji Reddy	Director (CTTI) on deputation	08.06.1969
4	Sri K. Srinivasa Rao	Dy. Director (Accounts)	04.08.1967
5	Smt. P. Chitra Mohan	Dy. Director (Admn)	10.08.1972
6	Sri Y. Anand	Executive. Secretary to DG/ DD (AM)	31.05.1972
7	Smt. B. Nagarani	Asst. Director (Acts.)	02.07.1967
8	Sri N. Raju	I/c. Dy. Director (Hostels)	27.01.1984
9	Smt. Priya Parker	Sr. Office Executive	14.12.1976
10	Smt. G.R. Vijaya Sheela	Office Executive	15.10.1975
11	Smt. Jyothsna Naidu	Office Executive	21.07.1974
12	Smt. P. Sarada	Jr. Office Executive	22.07.1970
13	Sri K. Sathish	Sr. Accountant	23.04.1980
14	Smt. G. Jessy Martha	Accountant	26.12.1981
15	Sri N. Vijay Kumar	Sr. Assistant	11.09.1968
16	Smt. Uzma Shereen	Assistant	15.10.1977
17	Sri P. Chakravarthy	Assistant	13.09.1973
18	Sri V. Sampath Kumar	Assistant	10.02.1977
19	Smt. Ch. Manga	Assistant	06.05.1973
20	Smt. P. Lalitha	Assistant	10.03.1979
21	Smt. P. Chandrakala	Assistant	10.04.1977
22	Sri Sri Krishna	Assistant	18.02.1984
23	Smt. J. Sangeetha	Assistant	05.05.1982
24	Sri B. Devender	Assistant	31.07.1987
25	Sri N. Deepak	Assistant	06.06.1979
26	Sri M. Suresh Kumar	Assistant	16.05.1983
27	Sri Nagireddy Naveen	Assistant	15.06.1990
28	Sri B.G. Srinivas	Assistant	24.12.1969
29	Sri B. Muralidhar	Assistant	10.05.1976
30	Sri K. Raja Goud	Assistant (Stores)	21.10.1982
31	Sri Y. Ramu	Assistant (Stores)	26.10.1976
32	Sri Shakir Mohiuddin	Assistant (Stores)	20.05.1981
33	Sri T. Janardhan	Jr. Asst (Stores)	18.09.1974
34	Sri P. Venkata Krishna Rao	Jr. Assistant	13.05.1986
35	Sri M. Hanumappa	Jr. Assistant	20.07.1977
36	Sri P. Lokeshwar Rao	Jr. Assistant / Warden	05.08.1968
37	Sri K. Srinivas (Kothapally)	Jr. Assistant	02.11.1986
38	Sri M. Suresh	Jr. Assistant	06.06.1984
39	Sri A. Ramesh Kumar	Asst. Director (Trg.), Nalgonda	07.08.1967
40	Sri G. Ramesh	Asst. Director (Trg.), Jagtial	30.05.1970
41	Sri T. Ramu	Asst. Director, Sanga Reddy	16.06.1978
42	Sri E. Anjiah	Asst. Director (Trg.), Ranga Reddy	06.06.1981
43	Sri K. Muralidhar	Sr. Faculty	01.07.1967
44	Ms V. Sruthi	Jr. Faculty	22.09.1992
45	Sri Md. N. Sikinder	Sr. Instructor	03.08.1981
46	Sri Uday Kiran Neeredu	Sr. Instructor	13.05.1986
47	Sri Ch. Ramesh	Sr. Instructor	11.05.1972
48	Smt. K. Chitrika	Sr. Instructor	17.06.1986
49	Sri B. Praveen	Sr. Instructor	03.06.1981
50	Smt. Nishat Fatima	Sr. Instructor	27.01.1984
51	Sri T. Narender Reddy	Sr. Instructor	03.04.1984
52	Sri P. Anvesh	Sr. Instructor	28.06.1985

SI No	Name of the Employee	Designation	Date of Birth
53	Sri M. Nagendram	Sr. Instructor/ A/c. AD Adilabad	23.07.1982
54	Sri Kunamala Venkat Raju	Sr. Instructor/ A/c. AD Khammam	16.08.1986
55	Sri B. Bhaskar	Sr. Instructor	30.05.1967
56	Sri J. Limbadri	Sr. Instructor	12.04.1985
57	Sri V. Srinivas	Sr. Instructor	10.07.1982
58	Sri A. Ashok	Sr. Instructor	12.07.1984
59	Smt. P. Swapna Rani	Sr. Instructor	12.05.1987
60	Smt. N. Sneha Latha	Sr. Instructor	27.08.1985
61	Sri D. Gopal	Sr. Instructor	25.06.1981
62	Sri Duruseti Prasad	Instructor	10.05.1970
63	Sri K. Balakistaiah	Instructor	01.05.1971
64	Sri P. Siva Shankar	Instructor / A/c. AD Mahabubnagar	26.01.1976
65	Sri R. Raghunath	Instructor	02.05.1987
66	Sri Kandam Ravi	Instructor	15.05.1980
67	Sri Anwer Bin Mahammed	Instructor / I/c AD, Hyderabad	02.04.1970
68	Smt. G. Shilpa	Instructor	09.06.1982
69	Sri V. Gangadhar	Instructor	12.04.1968
70	Sri G. Ramnarayana	Instructor	12.06.1981
71	Sri M. Dilip Goud	Instructor	08.10.1981
72	Sri Ch. Laxmi Narasimhulu	Instructor	26.01.1974
73	Smt. M. Indira	Instructor	08.05.1972
74	Smt. P. Pushpanjali	Instructor	05.03.1976
75	Sri Md Khaja Nizamuddin	Instructor	15.06.1968
76	Sri Botla Sampath	Instructor	15.06.1976
77	Sri N. Jeevan	Instructor	25.06.1983
78	Sri M. Shanker	Instructor	08.10.1971
79	Sri B. Srihari	Instructor	07.07.1975
80	Smt. M. Saroja	Instructor	17.03.1980
81	Smt. Ch. Hepsiba	Instructor	25.05.1984
82	Sri M. Rajamogili	Asst. Instructor	01.11.1975
83	Sri K. Veeresh	Asst. Instructor	20.07.1985
84	Sri K. Mohan Rao	Asst. Instructor	26.03.1971
85	Sri A.Vijaya Sagar	Asst. Instructor	31.12.1969
86	Sri Venkataiah	Asst. Instructor	25.06.1988
87	Sri D. Devender	Sr. Demonstrator	03.03.1969
88	Sri Sk Mahaboob Peera	Sr. Demonstrator	01.06.1973
89	Sri B. Ambu	Sr. Demonstrator	10.05.1980
90	Sri M. Krishna Reddy	Sr. Demonstrator	16.06.1971
91	Sri B. Anantha Reddy	Sr. Demonstrator	09.11.1974
92	Sri T. Ramulu	Sr. Demonstrator	15.11.1969
93	Sri U. Nagaraju	Sr. Demonstrator	15.02.1980
94	Sri Mohd. Khaleel	Sr. Demonstrator	21.04.1984
95	Sri G. Laxman Rao	Sr. Demonstrator	01.09.1973
96	Sri P. Venkateshwarlu	Sr. Demonstrator	15.06.1982
97	Sri Lakavath Vijesh	Sr. Demonstrator	01.05.1981
98	Sri Muppidi Raghu	Sr. Demonstrator	04.03.1986
99	Sri V Sunil Kumar	Sr. Demonstrator	06.04.1975
100	Sri Muppidi Srinivas	Sr. Demonstrator	01.06.1977
101	Sri E Shankar	Sr. Demonstrator	15.08.1982
102	Sri M. Tirupathaiah	Sr. Demonstrator	10.06.1974
103	Sri Ch. Ramesh	Sr. Demonstrator	04.08.1972
104	Sri Aluri Ramesh	Sr. Demonstrator	30.12.1969
105	Sri V. Balaraju	Sr. Demonstrator	24.02.1983
106	Smt.A Bhulaxmi	Sr. Demonstrator	29.04.1984
107	Sri B. Sudarshan	Sr. Demonstrator	09.04.1974

SI No	Name of the Employee	Designation	Date of Birth
108	Sri K. Mallesh	Sr. Demonstrator	01.01.1979
109	Sri M. Hanumanthu	Sr. Demonstrator	15.08.1976
110	Sri S. Joginath	Sr. Demonstrator	15.03.1982
111	Sri N. Bhanu Prakash	Sr. Demonstrator	13.03.1976
112	Sri Nagapuri Ramulu	Sr. Demonstrator	20.06.1967
113	Sri Syed Afroz	Sr. Demonstrator	17.05.1979
114	Sri S. Ilaiiah	Sr. Demonstrator	12.06.1968
115	Sri R. Ambersingh	Sr. Demonstrator	06.08.1979
116	Sri V. Surender	Sr. Demonstrator	04.10.1977
117	Sri K. Satyanarayana Chary	Sr. Demonstrator	04.06.1979
118	Sri K. Sagar	Sr. Demonstrator	07.09.1982
119	Sri B. Rajashekar	Sr. Demonstrator	09.12.1979
120	Sri K. Ramakrishna Chary	Sr. Demonstrator	04.06.1973
121	Sri E. Adam	Sr. Demonstrator	03.02.1975
122	Sri Ramilla Ramesh	Sr. Demonstrator	15.04.1980
123	Sri A. Sudarshan	Sr. Demonstrator	06.04.1982
124	Sri A. Sampath Goud	Sr. Demonstrator	04.05.1973
125	Sri B. Gangadhar Goud	Sr. Demonstrator	16.08.1980
126	Sri Ch. Venkateswarlu	Sr. Demonstrator	10.03.1976
127	Sri E. Nagaiah	Sr. Demonstrator	10.08.1972
128	Sri G. Bala Narsu	Sr. Demonstrator	07.04.1982
129	Sri M. Karunasagar	Sr. Demonstrator	15.06.1986
130	Sri N. Thirupathi	Sr. Demonstrator	04.04.1985
131	Sri T. Devender	Sr. Demonstrator	15.06.1968
132	Sri T. Venugopal	Sr. Demonstrator	01.01.1971
133	Sri A. Ravinder	Sr. Demonstrator	06.07.1975
134	Sri K. Srinivas	Sr. Demonstrator	12.09.1973
135	Smt. S. Anantha	Sr. Demonstrator	27.01.1983
136	Sri B. Pradeep Kumar	Sr. Demonstrator	11.05.1985
137	Smt.P Bhaktamala	Sr. Demonstrator	03.05.1982
138	Sri S. Ravinder	Sr. Demonstrator	10.06.1980
139	Smt. J. Kavitha	Sr. Demonstrator	05.07.1985
140	Sri A. Sudhakar Rao	Sr. Demonstrator	18.06.1981
141	Sri A. Anjaiah	Sr. Demonstrator	01.06.1977
142	Sri G. Yadagiri	Sr. Demonstrator	02.06.1973
143	Smt. S. Vasantha	Sr. Demonstrator	05.05.1979
144	Sri R. Namya	Sr. Demonstrator	05.03.1972
145	Sri P. Rajaiah	Sr. Demonstrator	02.03.1969
146	Smt. S. Suvarna	Sr. Demonstrator	04.06.1971
147	Sri T. Sunil Kumar	Sr. Demonstrator	09.05.1971
148	Sri Mohd. Shoukat Ali	Sr. Demonstrator	24.11.1975
149	Sri M. Mahesh Kumar	Sr. Demonstrator	20.08.1986
150	Sri K. Venkat Rao	Sr. Demonstrator	05.03.1982
151	Sri V. Srinivas	Sr. Demonstrator	15.07.1974
152	Smt. M. Devendra	Sr. Demonstrator	20.07.1979
153	Sri T. Umamaheshwar	Sr. Demonstrator	18.09.1978
154	Sri Y. Aparanj Kumar	Sr. Demonstrator	11.11.1975
155	Sri Abdul Samad	Sr. Demonstrator	24.12.1973
156	Sri N. Naresh Kumar	Sr. Demonstrator	24.02.1988
157	Sri D. Naga Raju	Sr. Demonstrator	08.08.1989
158	Sri P. Prasad	Sr. Demonstrator	10.06.1989
159	Sri D. Tara Sing	Sr. Demonstrator	06.04.1976
160	Sri D. Ramesh	Sr. Demonstrator	21.08.1978
161	Sri Y. Karunakar	Sr. Demonstrator	02.05.1985
162	Sri G. Prakash	Sr. Demonstrator	02.03.1973

SI No	Name of the Employee	Designation	Date of Birth
163	Sri Abdul Izas	Sr. Demonstrator	14.06.1984
164	Sri S. Ramesh	Demonstrator	08.07.1972
165	Smt. T. Vijaya Kala	Demonstrator	06.06.1967
166	Smt. M. Uma Rani	Demonstrator	15.10.1981
167	Smt. Y. Sreelatha	Demonstrator	20.04.1976
168	Sri M. Mallesh	Demonstrator	15.09.1976
169	Smt. B. Aruna	Demonstrator	10.07.1976
170	Smt. Y.P.Mary Victoriya Rani	Demonstrator	26.10.1973
171	Smt. Ch. Krishna veni	Demonstrator	10.03.1974
172	Smt. Narala Baby	Demonstrator	15.05.1978
173	Smt. K. Sabitha	Demonstrator	30.12.1972
174	Smt. B. Anoosha	Demonstrator	04.05.1989
175	Sri K. Rambabu	Demonstrator	06.06.1985
176	Smt. V. Kavitha	Demonstrator	10.06.1989
177	Smt. Khadecra Begum	Demonstrator	20.06.1980
178	Sri E. Prabhakar	Demonstrator	09.07.1992
179	Sri T. Bandaiah	Office Subordinate	08.10.1975
180	Sri V. Ramulu	Office Subordinate	15.05.1981
181	Sri D. Bhaskar	Office Subordinate	11.10.1984
182	Sri G. Ramesh	Office Subordinate	10.05.1979
183	Sri O. Naresh	Office Subordinate	15.06.1985
184	Sri K. Vijay Kumar	Office Subordinate	16.01.1985
185	Sri M. Sai Kumar	Office Subordinate	18.12.1971
186	Sri Asghar Pasha	Office Subordinate	05.04.1980
187	Smt. U Manjula	Office Subordinate	10.10.1979
188	Smt. G. Vijaya Lakshmi	Office Subordinate	09.05.1977
189	Sri T. Srinivas Reddy	Office Subordinate	20.06.1967
190	Sri J. Purushotham	Office Subordinate	05.06.1987
191	Sri K. Bala Krishna	Office Subordinate	05.07.1990
192	Sri A. Ramdasu	Office Subordinate	05.03.1981
193	Sri Ch. Madhava Reddy	Office Subordinate	01.06.1971
194	Sri Ch. Shankar	Office Subordinate	10.10.1984
195	Sri R. Naresh Kumar	Office Subordinate	15.06.1985
196	Sri O. Ramesh	Office Subordinate	21.05.1989
197	Sri S. Lakshman Kumar	Office Subordinate	26.04.1984
198	Sri Khalidbin Mohd	Driver	10.01.1981
199	Sri Mohd Mohsin	Driver	28.12.1972
200	Sri T. Sundaraiah	Driver	04.10.1975
201	Sri Atepally Srinivas	Watchman	10.05.1976



Date: 21-Feb-2024

PART-A

Part A  
CIN-U66010DL2000PLC107880

1. Forwarding Letter with Free Look Clause

Mr. D. Venkata Ramaiah  
Director (Admin)  
National Academy Of Constructions  
NAC Campus,  
Cyberabad, Kothaguda (Pest),  
Hyderabad - 500084

Subject: Aviva New Corporate Life/Master Policy Number: CP000081

Dear Customer,

Thank You for choosing Aviva Life Insurance Company India Limited

The Master Policy Document explains the benefits to Members and terms and conditions of the Master Policy. The same is enclosed herewith for your information and reference.

Please review the documents carefully for accuracy. If you notice any mistake or have any queries please contact your Relationship Manager or Customer Services at any of our branch (es) or email us at: [group.services@avivaindia.com](mailto:group.services@avivaindia.com).

Right to reconsider during the Free Look Period

If You are dissatisfied with the terms and conditions of Master Policy and wish to return the same, please send a letter marked to "Customer Services" at the address mentioned herein below along with the original Master Policy Document and premium receipt stating reasons for return. You must exercise the option to return the Master Policy within 15 days of receipt of this Master Policy Document (30 days if the Policy has been solicited through distance marketing). On receipt of the afore-mentioned documents We will refund the Premium and Add-Ons/Rider Premium, if any, (without interest) received, after deducting expenses incurred on medicals, if any, proportionate risk premium for the period of cover and stamp duty charges.

Yours sincerely

*Kamal Anand*

Chief Operations and Customer Services Officer  
Authorized Signatory  
Aviva Life Insurance Co. India Ltd.

Details of Agent/Broker/Corporate agent/CSM

Name	Global Insurance Brokers Pvt Ltd	Code	60109236
Email ID	NA	Contact Number	NA

Enclosures: Policy Schedule, First Premium Receipt, Deposit Statement, Policy Terms & Conditions, Member Data.

2. Policy Preamble

This Master Policy Document evidences the contract of insurance between You and us. The Proposal Form is the basis of the insurance provided by us. We will provide the benefits set out in this Master Policy on the occurrence of an event giving rise to a claim there under, subject to its terms and conditions.

CIN - U66010DL2000PLC107880

IRDA Reg. No. 122

Aviva Life Insurance Company India Limited

Head Office: 401-A, 4th Floor, Block A, DLF Cyber Park,

Sector-20, NH-8, Gurugram, Haryana - 122016

Tel.: +91 124 2709000, Fax: +91 124 2571210

Registered Office: 2nd Floor, Prakashdeep Building,

7, Tolstoy Marg, New Delhi-110 001, India

Tel.: +91 11 41510933, Fax: +91 11 41510922



1800-180-2266 / 0124-2709046  
1800-103-7766



[customerservices@avivaindia.com](mailto:customerservices@avivaindia.com)



[www.avivaindia.com](http://www.avivaindia.com)



**3. Policy Shedule**

**Aviva New Group Term Life Schedule**

This Schedule forms an integral part of the Master Policy and should be read in conjunction with the terms and conditions of this Master Policy.

<b>1.Master Policy Details</b>		
Master Policy No.	:	CP000081
Plan Name	:	Aviva New Corporate Life
UIN:	:	122N149V01
Plan Type :	:	Non-Linked Non- Participating Group Term Life Insurance Plan
Plan Code:	:	GTL
Policy Term:	:	This is a yearly renewable group term insurance Plan
Short Term Plan/ OYRGTA Plan	:	OYRGTA
Name of the Scheme, if any	:	National Academy Of Constructions Aviva New Corporate Life
Type of group, if any:	:	NA
Name of the Master Policyholder:	:	National Academy Of Constructions
Address of the Master Policyholder	:	NAC Campus,
	:	Cyberabad, Kothaguda (Pest),
	:	Hyderabad - 500084
Contact No.	:	NA
Email Id:	:	diradm@nac.edu.in

<b>2.Insurance Details</b>		
Policy Commencement Date	:	01-Jan-24
Risk Commencement Date	:	01-Jan-24
Number of Members (at Policy Commencement Date)*	:	209
Total Sum Assured for the group Scheme (at Policy Commencement Date) (Rs.)	:	104,500,000.00
Free cover limit for Basic life cover (Rs.)	:	500,000.00
Sum assured Criterion for Basic life cover(Rs.)	:	Flat 5 lakhs
Premium Frequency	:	Annual
Premium Due Date	:	01-Jan-25
Premium Rate	:	Rs 2.205/1000
Date of Last Installment of premium	:	01-Jan-24
Modal Premium(Annual/Half Yearly/Quarterly/Monthly) Premium (Rs.)	:	230,422.50
Applicable Tax amount* (Rs.)	:	41,476.05
Total Premium inclusive of GST (Rs.)	:	271,898.55

\*The number of Member will keep changing basis the details provided by the Master Policyholder at agreed frequency with us.

\*\* Cess and applicable taxes will be payable by You at the prevailing rates. Tax laws are subject to change and You will be responsible to pay or bear any new or additional tax/levy or any changed amount of service tax/cess being made applicable/ imposed on the premium by a competent authority.

**3. Any Special Conditions:**

3.1. The Master policyholder shall report all new entrants to the Scheme no later than the 7th of the following month from the date of entry of such new entrant to the Scheme. In the event of a default in this obligation - date of commencement for all new Entrants would be date of joining but date of commencement of risk would be Date of reporting the members as new Entrants to Aviva or receipt of premium whichever is later. There will be no claim paid in respect of the new entrants reported late during the interim period. (i.e. from the date of joining to the date of reporting as stated herein) .

*A Joint Venture between Dabur Invest Corp. and Aviva International Holdings Limited*

**Aviva Life Insurance Company India Ltd.,** 401-A, 4th Floor, Block A, DLF Cyber Park, Sector 20, NH-8, Gurugram , Haryana - 122016

Tel.: +91 124 2709000, Fax: +91 124 2571210, www.avivaindia.com



3.2. Employees must be actively at work at the date of cover commencement to be eligible for cover. Actively at work clause shall not be applicable for existing (renewal/takeover) members of existing schemes. In case of merger between entities where one of the entities does not have an existing insurance cover the actively at work clause shall be applicable to all the members of merged entity who did not have insurance cover in the past.

3.3. An employee is 'Actively at Work' means An employee of the Company is said to be 'Actively at Work' if he/she meets both the following conditions: i) he/she is not absent on the grounds of ill health or maternity leave at the time of joining the Scheme and ii) he/she has not have availed any leave on the grounds of ill-health for a continuous period of seven (7) days or more in the year preceding his/her admission into the Scheme as applicable.

Employees, who are not actively at work on the cover commencement date, must submit a health declaration at the time of joining insurance scheme for coverage amount up to the FCL. The insurance cover will commence based on satisfactory health declaration submitted. If there is any abnormality found in the health questionnaire then the Company shall reserve the right to call for further evidence of insurability in respect of such members.

3.4. All the Employees should be on payroll of Indian organization irrespective of the currency of remuneration.

3.5. Currency of cover should be in INR and master policyholder should be an Indian entity.

3.6. In case the group, consists of employees with foreign nationality, following shall be the eligibility criteria for such members:

(a) Employees should be on the roll of Master Policyholder

(b) Coverage shall be decided depending on the location (can be India, Home Country or Some other Country) at which the employee is posted.

(c) In case the Employee is working outside India, Overseas Residency Underwriting Guidelines will be applicable for such member basis which the employee can either be covered at standard rate or rate up or may be declined.

3.7. Employee(s) based or expected to be based at an overseas location for a period more than 182 days in a policy year (total stay in a year- includes travelling for office purpose/holidays) will be granted coverage on the basis of Overseas Residency Underwriting Guidelines. The employee can either be covered at standard rate or rate up or may be declined. Master Policyholder will have to inform Aviva about such employees from time to time.

3.8. Sub standard lives on account of medical underwriting which are above the free cover limit may be accepted with extra premium or may be declined for coverage.

3.9. National Academy Of Constructions will ensure that the Sum Assured of member in any case will not exceed Flat 5 lakhs of an employee.

3.10 Following documents are to be submitted in case of a claim under the policy

1. Duly Filled claim form
2. Covering Letter stating death of member (optional)
3. Certified copy of death certificate issued by municipal corporation
4. Pay Slip for the last month of service or full & final settlement sheet
5. Cause of death Certificate (In case policy is associated with DAB rider)
6. Attendance record for the month of Joining into the scheme
7. Nominee KYC Details and Bank account proof

3.11. In case of surrender of the group master policy Aviva shall give an option to the individual members of the group, on such

*A Joint Venture between Dabur Invest Corp. and Aviva International Holdings Limited*

Aviva Life Insurance Company India Ltd., 401-A, 4th Floor, Block A, DLF Cyber Park, Sector 20, NH-8, Gurugram, Haryana - 122016

Tel.: +91 124 2709000, Fax: +91 124 2571210, www.avivaindia.com





surrender, to continue the policy as an individual policy and the insurer/intermediary if any, shall continue to be responsible to serve such members till their coverage is terminated.

3.12. Refund of GST (on pro-rated premium refund) towards mid-leaver members will be made only if mid-leaver data/ refund request received at Aviva till 31st Oct of Financial Year for mid-leaver members who have joined the scheme in the last Financial Year.

**4. Endorsements, if any:**

**5. Intermediary Details:**

Name of the Intermediary: GLOBAL INSURANCE SERVICES PVT LTD  
Intermediary License No.: CB052/02  
Intermediary Code: 60109236  
Address: 302 Dalamal House Jamnalal Baj, aj House Nariman Pt Mumbai , Maharashtra-400021  
Telephone No.: NA  
Mobile No.: NA  
Email: NA

Aviva will validate the identity of insured members basis their unique employee ID at Claims stage.

**6. Stamp duty (Rs.)** : 20,900 (Twenty Thousand Nine Hundred Only)  
Paid through Mudrank via GRN No.: 112513303 dated 02/02/2024

**7. Company's Address for notification** :

Aviva Life Insurance Company India Ltd.,  
401-A, 4th Floor, Block A, DLF Cyber Park,  
Sector-20, NH-8, Gurugram, Haryana-122 016  
Email: group.services@avivaindia.com



Authorized Signatory

Date: 21-Feb-24  
Place: Gurgaon

*A Joint Venture between Dabur Invest Corp. and Aviva International Holdings Limited*

Aviva Life Insurance Company India Ltd., 401-A, 4th Floor, Block A, DLF Cyber Park, Sector 20, NH-8, Gurugram , Haryana - 122016  
Tel.: +91 124 2709000, Fax: +91 124 2571210, www.avivaindia.com



FIRST PREMIUM RECEIPT

Branch	: Kothaguda	Agent/Broker	: Global Insurance Brokers Pvt Ltd (60109236)	Date	: 21-Feb-24
Policy No	: CP000081	Policy Commencement Date	: 01-Jan-24	Plan Riders	: Aviva New Corporate Life : Nil
Name of the Policyholder	: National Academy Of Constructions				
Address	: NAC Campus, Cyberabad, Kothaguda (Pest), Hyderabad - 500084				
Premium	: Rs. 230,422.50	Frequency	: Annual	Next Premium Due Date	: 01-Jan-25
GST*	: Rs. 41,476.05				



Authorized Signatory

We have received the amount as noted in the schedule being the First Premium on the policy assurance for the plan and amount indicated therein Consolidated Revenue stamp duty paid vide GRN No. MH00087275020223M dated 28/04/2022, Deface No. 0000924420202223 dated 11/5/2022, Letter of Authorization No. CSD/343/2022/2097 dated 13/05/2022