



VELAMMAL MEDICAL COLLEGE
HOSPITAL AND RESEARCH INSTITUTE
MADURAI - 625009

8.1.11

List of clinical faculties covered by Medical Indemnity Insurance

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9.30m
Prof. T. THIRUNAVUKKARASU, M.D., D.A.
Dean
Velammal Medical College Hospital
and Research Institute
"Velammal Village"
Madurai-Tuticorin Ring Road
Anuppanadi, Madurai-625 009, T.N.



Royal Sundaram
General Insurance

Royal Sundaram General Insurance Co. Limited

Corporate Office: Vishranthi Melaram Towers, No. 2/319,
Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600 097.
Tel. No.: 91-44-71177117
Toll No.: 1860 258 0000/1860 425 0000
Email: customer.services@royalsundaram.in
Web: www.royalsundaram.in

GROUP PERSONAL ACCIDENT INSURANCE Policy Schedule

Policy Number: AG00062883000100

Name and Address of the Insured

M/s. Velammal Educational Trust

Velammal Village, Madurai Tuticorin Road,
(Near Chinthamani Tolgate),
Anuppanadi,
Madurai 625009.

Period of Insurance: From 05/12/2022 To 04/12/2023

INSURED PERSON DETAILS	
No of persons covered :	15000
As per Specification attached	

SUM INSURED DETAILS	
Total Sum Insured	Rs. 9,000,000,000.00

PREMIUM DETAILS	
Premium	Rs. 1,500,000.00
TPA Fees	Rs. 0.00
SGST	Rs. 135,000.00
CGST	Rs. 135,000.00
Total	Rs. 1,770,000.00

Table of Benefits	
Benefits 1 to 5	
As per Group Personal Accident Policy Terms and Conditions attached	

This Schedule is subject to the Group Personal Accident Policy Terms and Conditions and the following endorsements attached herewith:

PA1, PA3, PA13 & PA15, Premium Adjustment and Retention Clause & Special Conditions, Animal bite unless accidental in nature, insect bite, bird bite and kinds stand excluded.

THIRD PARTY ADMINISTRATOR: N/A

Please quote the Policy Number in all your correspondence.

IN WITNESS WHEREOF, this Policy of Insurance has been signed at Chennai on 15/12/2022

Receipt No. CICC230528

GSTIN No. 33AABCR7106G1ZQ PAN Number: AABCR 7106G

IRDA Regn.No. 102

Consolidated Stamp Duty paid to Government of Tamil Nadu

Issued at: Chennai

Policy Servicing Office: "Sundaram Towers", Ground Floor, 45 & 46 Whites Road, Royapettah, Chennai - 600014

For Royal Sundaram General Insurance Co. Limited

Authorised Signatory



Royal Sundaram
General Insurance

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

(Formerly known as Royal Sundaram Alliance Insurance Company)

Registered Office : 21, Patullos Road, CHENNAI - 600 002.

Corporate Office : "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi

Salai, Karapakkam, Chennai 600 097. Ph: 91-44-7117 7117, 1860 425 0000.

Email: customer.services@royalsundaram.in | Website: www.royalsundaram.in

IRDA Regn. No. 102/CIN-U67200TN2000PLC045611

Group Personal Accident Policy- Endorsements

Endt. No.PA18 - Accumulation clause

It is hereby declared and agreed that **General Condition no.8** of the Group Personal Accident Insurance Policy attached stands revised as given below :

(a) It is warranted that not more than five (5) Insured Persons should travel together in the same air conveyance at one time. In the event of claim for more than five Insured Persons occurring whilst traveling by the same air conveyance, the benefits payable under this Policy to each Insured Person will be paid proportionately in ratio to the overall limit of top five (5) Sum Insured of the affected Insured Persons bears to the total amount claimed cumulatively by all the affected Insured Persons travelling in the same air conveyance. The Company's maximum liability is restricted to top five (5) Sum Insured of the affected Insured Persons travelling in the same air conveyance.

(b) The Company's maximum liability in case of losses arising out of single event is limited to Rs.1,00,00,000/-. In the event of claim arising out of a single event, where the Company's liability exceed the above limit, the benefits payable under this policy to each Insured person will be reduced proportionately in ratio of the overall event limit as mentioned above to the total amount claimed cumulatively by all the affected Insured persons in that event.

Otherwise subject to the terms, exclusions and conditions contained in the policy and endorsements thereon.





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IRDA Regn. No. 102/CIN-U67200TN2000PLC045611

Group Personal Accident Policy - Endorsements

Endt. No.PA13 - Process for Mid term Inclusion / Deletion for Unnamed policies for Educational Institutions

Inclusion and Deletion of Students is not permissible during the course of the policy .

Inclusion and Deletion of Staff would be effected on a monthly basis.

Inclusion would be effected from the first day of month for total number of Staff joined during the month,

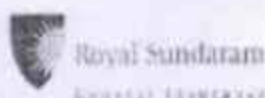
Deletion would be effected from the last day of the month for total number of staff resigned during the month,

provided, only if the number of inclusions and deletions for each month is declared by the Insured within 7 working days from the 1st day of the succeeding month and subject to availability of sufficient premium deposit to effect the inclusion.

In case of delay in declaration, the inclusion would be effected from the date of declaration, subject to availability of sufficient premium deposit to effect the inclusion.

In case the premium deposit is not sufficient, inclusion would be effected from the date of payment of premium.



**ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED**

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Corporate Office : "Vishranthi Meluram Towers", 2/319, Rajiv Gandhi Salai,
Old Mahabalipuram Road, Karapakkam, Chennai 600 097.

Ph: 91-44-7117 7117, 1860 425 0000.

Group Personal Accident Policy – Endorsements**Endt. No.PA3 – Wider Accidental Medical Expenses Benefit**

It is hereby declared and agreed that the Medical Expenses Extension Cover of the Group Personal Accident Insurance Policy stands replaced with the following terms and conditions:

It is hereby declared and agreed that in consideration of collection of additional premium, the policy is extended to cover actual reasonable and customary medical expenses incurred towards treatment of bodily injury to the Insured person solely and directly due to accident caused by external, visible and violent means during the period of Insurance for a maximum limit of Rs.1,00,000/- subject to the following conditions:

a. This coverage is applicable only in respect of Accidental Hospitalization subject to the following conditions :

- 1) Hospitalization should be for a minimum period of 24 hours
- 2) Room rent is subject to a maximum of 1% of the medical expenses limit specified above or Rs.1000/- whichever is higher and
- 3) for ICU 2% of the of the medical expenses limit specified above or Rs.2000/- whichever is higher.

In case, the insured person is admitted in a room with rent higher than the eligible room rent limit, the total hospitalization claim shall be reduced in proportion of eligible room rent to the actual room rent paid.

b. Outpatient/Emergency Treatment not requiring Hospitalisation is subject to a sublimit as mentioned below :

- 1) Rs.10,000/- for each Insured person.

c. Any medical expenses incurred after 60 days from the date of accident is not admissible.

d. All medical treatments for the purpose of this insurance will have to be taken in India only

The medical expenses, so incurred, should be substantiated by medical / diagnostic tests, doctor's report and certificate.

The overall liability under this benefit should not exceed the maximum limit of Rs.1,00,000/-.

Otherwise subject to the terms, exclusions and conditions contained in the policy and endorsements thereon.





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IRDA Regn. No. 102/CIN-U67200TN2000PLC045611

Group Personal Accident Policy – Endorsements

Endt. No.PA1 - Benefit (5) – Temporary Total Disablement (Applicable only to Staff/Teachers)

It is hereby declared and agreed that in consideration of collection of additional premium, Benefit (5) of the Group Personal Accident Insurance Policy stands revised as below:

If the injury has resulted in temporary total disablement, then so long as the Insured Person shall be totally disabled from engaging in any employment or occupation of any description whatsoever,	We shall pay for the period of temporary total disablement at the rate of 1% of the Sum Insured for each week of duration of such total disablement or part thereof prorated, subject to a maximum of 52 weeks but not exceeding Rs.5,000/- per week, or part thereof prorated. In case if the Insured person avails this benefit under any other policy either issued by us or otherwise, the benefit payable under this endorsement stands reduced to that extent. Such weekly compensation shall not exceed 25% of the gross monthly earnings of the insured.
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Otherwise subject to the terms, exclusions and conditions contained in the policy and endorsements thereon.





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Toll No.: 1860 258 0000/1860 425 0000
Email: customer.services@royalsundaram.in
Web: www.royalsundaram.in

Specification attached to and Forming Part of Policy No AC0060283000100
Name of the Insured: M/s. Velammal Educational Trust

Sl. No	Description	No. of Members	Individual Sum Insured (In Rs.)	Medical Sum Insured (In Rs.)	Total Sum Insured (In Rs.) (Benefit 1 to 5)
					For Staffs
1	Insured Staff/Teachers	18,000	900,000	100,000	7,500,000,000
	Total	18,000			7,500,000,000

For Royal Sundaram General Insurance Co. Limited,

S. Mohan
Authorized Signatory





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IRDA Regn. No. 102/CIN-U67200TN2000PLC045611

Group Personal Accident Policy- Endorsements

Premium adjustment and retention Clause:

The premium charged under the policy is provisional based on the estimated number of students and/or staff declared at the time of inception of the Policy. During the last month of the Period of Insurance, the premium should be *recalculated based on the actual number of students and/or staff on rolls of the Insured* and any additional premium due to the Company to be paid. Any refund due will be made by the Company, subject to a minimum retention of 75% of the total premium paid (including any additional premium paid during the Policy Period).





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Tel. No.: 91-44-71177117
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Email: customer.services@royalsundaram.in
Web: www.royalsundaram.in

GROUP PERSONAL ACCIDENT INSURANCE
Policy Schedule

Policy Number AG00062885000100

Name and Address of the Insured

M/s. Velammal Educational Trust

Velammal Village, Madurai Tuticorin Road,
(Near Chinthamani Tolgate),
Anuppanadi,
Madurai 625009.

Period of Insurance: From 05/12/2022 To 04/12/2023

INSURED PERSON DETAILS	
No of persons covered :	150000
As per Specification attached	

SUM INSURED DETAILS	
Total Sum Insured	Rs. 22,500,000,000.00

PREMIUM DETAILS	
Premium	Rs. 2,250,000.00
TPA Fees	Rs. 0.00
SGST	Rs. 202,500.00
CGST	Rs. 205,500.00
Total	Rs. 2,655,000.00

BENEFITS	
Benefits 1 to 4	
As per Group Personal Accident Policy Terms and Conditions attached	

This Schedule is subject to the Group Personal Accident Policy Terms and Conditions and the following endorsements attached herewith:

PA3, PA18, Premium Adjustment and Retention Clause & Special Conditions, Animal bite unless accidental in nature, insect bite, bird bite and kinds stand excluded.

THIRD PARTY ADMINISTRATOR: N.A

Please quote the Policy Number in all your correspondence.

IN WITNESS WHEREOF, this Policy of Insurance has been signed at Chennai on 15/12/2022

Receipt No. CICC238520

GSTIN No. JJAABCR7186G1ZQ PAN Number: AABCR 7186G

IRDA Regs.No. 102

Consolidated Stamp Duty paid to Government of Tamil Nadu

Issued at: Chennai

Policy Servicing Office: "Sundaram Towers", Ground Floor, 45 & 46 Whites Road, Royapettah, Chennai - 600014

For Royal Sundaram General Insurance Co. Limited


Authorised Signatory



Royal Sundaram
General Insurance

Royal Sundaram General Insurance Co. Limited

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Email: customer.services@royalsundaram.in
Web: www.royalsundaram.in

Specification attached to and forming Part of Policy No. AG00062883000190
Name of the Insured: M/s. Velammal Educational Trust

Sl. No	Description	No. of Members	Individual Sum Insured (in Rs.)	Medical Sum Insured (in Rs.)	Total Sum Insured (in Rs.) (Benefit 1 to 6)
1	Students	150,000	100,000	50,000	11,000,000,000
	Total	150,000			11,000,000,000

For Royal Sundaram General Insurance Co. Limited

S. Mahalingam
Authorized Signatory





Royal Sundaram
GENERAL INSURANCE

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Regd Office : 21, Puttulos Road, Chennai 600 002.

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Old Mahabalipuram Road, Karapakkam, Chennai 600 097.

Ph: 91-44-7117 7117, 1860 425 0000.

Group Personal Accident Policy – Endorsements

Endt. No.PA3 – Wider Accidental Medical Expenses Benefit

It is hereby declared and agreed that the Medical Expenses Extension Cover of the Group Personal Accident Insurance Policy stands replaced with the following terms and conditions:

It is hereby declared and agreed that in consideration of collection of additional premium, the policy is extended to cover actual reasonable and customary medical expenses incurred towards treatment of bodily injury to the Insured person solely and directly due to accident caused by external, visible and violent means during the period of Insurance for a maximum limit of Rs.50,000/- subject to the following conditions:

- a. This coverage is applicable only in respect of Accidental Hospitalization subject to the following conditions :

- 1) Hospitalization should be for a minimum period of 24 hours
- 2) Room rent is subject to a maximum of 1% of the medical expenses limit specified above or Rs.1000/- whichever is higher and
- 3) for ICU 2% of the of the medical expenses limit specified above or Rs.2000/- whichever is higher.

In case, the insured person is admitted in a room with rent higher than the eligible room rent limit, the total hospitalization claim shall be reduced in proportion of eligible room rent to the actual room rent paid.

- b. Outpatient/Emergency Treatment not requiring Hospitalisation is subject to a sublimit as mentioned below :

- 1) Rs.5,000/- for each Insured person.

- c. Any medical expenses incurred after 60 days from the date of accident is not admissible.

- d. All medical treatments for the purpose of this insurance will have to be taken in India only

The medical expenses, so incurred, should be substantiated by medical / diagnostic tests, doctor's report and certificate.

The overall liability under this benefit should not exceed the maximum limit of Rs.50,000/-.

Otherwise subject to the terms, exclusions and conditions contained in the policy and endorsements thereon.





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IRDA Regn. No. 102/CIN-U67200TN2000PLC045611

Group Personal Accident Policy- Endorsements

Premium adjustment and retention Clause:

The premium charged under the policy is provisional based on the estimated number of students and/or staff declared at the time of inception of the Policy. During the last month of the Period of Insurance, the premium should be recalculated based on the actual number of students and/or staff on rolls of the Insured and any additional premium due to the Company to be paid. Any refund due will be made by the Company, subject to a minimum retention of 75% of the total premium paid (including any additional premium paid during the Policy Period).





Royal Sundaram

GENERAL INSURANCE

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Group Personal Accident Policy – Endorsements

SPECIAL CONDITIONS

1. Warranted that that Insurer or the Insurer's representative may at any time inspect the records of the Insured to check whether the number of lives covered under the policy is not less than the actual no. of lives on rolls of the Insured. If it is found that the no. of lives covered is less than the no. of lives on rolls of the Insured, the Insurer has the right to repudiate the claim(s) made under the policy.
2. Warranted that in the event of Claim the onus of proving that the affected person was on rolls of the Insured and was covered under this policy at the time of Claim will lie on the Insured. The full details including date of joining is to be given.





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GST Invoice

Royal Sundaram General Insurance Co Limited
Address : "Sundaram Towers", Ground Floor, 45 & 46 Whites Road, Royapettah, Chennai - 600014
GSTIN: 33AABCR7106G1ZQ

Policy Number	AG00062885000100
Invoice Number	AG0006288500000
Invoice Date	05/12/2022

Proposer Name: Velammal Educational Trust
Address of Proposer:
Velammal Village, MaduraiTuticorin
Road, (Near Chintamani Tolgate),
Anuppanadi,
MADURAI
State : Tamilnadu
Pin Code: 625009
GSTIN :

Accounting code of service : 997133
Description of service: Accident and Health Insurance Services

Taxable premium		Rs. 2,250,000.00
SGST	9%	Rs. 202,500.00
CGST	9%	Rs. 202,500.00
Gross premium		Rs. 2,655,000.00

Indication if tax payable under reverse charge : No

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

For Royal Sundaram General Insurance Co. Limited

S. Mahalingam
Authorized Signatory
Stamp: ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED, CHENNAI, 05/12/2022



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IRDA Regn. No. 102/CIN-U67200TN2000PLC045611

GROUP PERSONAL ACCIDENT POLICY

A. POLICY SCHEDULE

As attached and forming part of the Policy.

B. PREAMBLE

B.1. Please read this Policy carefully and see that it meets your requirements.

This Policy the Schedule and any Memoranda thereon shall be considered one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.

The Insured and the Company agree that

1. The proposal shall be incorporated in and be the basis of the contract
2. The Insured will pay the Premium
3. The Company will provide the Insurance subject to the terms, Warranties, Conditions & Exceptions of this Policy
4. The following shall be conditions precedent to any liability of the Company
 - (a) Observance of the terms of this Policy relating to anything to be done or complied with by the Insured
 - (b) The truth of the statements made in the proposal

C. DEFINITIONS

C.1. Standard Definitions

C.1.1. Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

C.1.2. Condition Precedent

Condition Precedent shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

C.1.3. Grace Period

Grace period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity of benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.

C.1.4. Hazardous or Adventurous Sports means participation in hazardous or adventure sports including, but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

C.1.5. Hospital

A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

-has qualified nursing staff under its employment round the clock.



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—has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;

—has qualified medical practitioner(s) in charge round the clock;

—has a fully equipped operation theatre of its own where surgical procedures are carried out;

—maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

C.1.6. Medical expenses

Medical Expenses means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

C.1.7. Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

C.1.8. Medical Practitioner

A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence.

C.1.9. Notification of Claim

Notification of claim means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

C.1.10. Renewal means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.

C.2. Specific Definitions

C.2.1. Company/we/us shall mean the Royal Sundaram General Insurance Co. Limited.

C.2.2. Insured Person shall mean the employee/members of the organisation and stated in the Memoranda of this Policy.

C.2.3. Insured/you shall mean the organisation mentioned in the Policy Schedule as Insured.

C.2.4. Physical separation of hand means separation of hand at or above the wrist

C.2.5. Physical separation of foot means separation of foot at or above the ankle

C.2.6. Third Party Administrator (TPA)

Third Party Administrator or TPA means a Company registered with the IRDAI and engaged by an Insurer, for a fee or remuneration, by whatever name called, and as may be mentioned in the agreement, for providing health services as mentioned under IRDAI (Third Party Administrators – Health Services) Regulations, 2016 or its subsequent amendments issued by the IRDAI.

D. BENEFITS

D.1. Insurance

If any Insured Person shown in the Schedule suffers bodily injury solely and directly due to accident caused by external and visible means during the Period of this Insurance and such bodily injury results within 12 calendar months from the date of accident in death or disablement of a nature specified in the Table of



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Benefits described hereunder, then the Company will pay to the Insured to the extent and in the manner provided in the Table of Benefits, subject to Accumulation Clause stipulated herein.

TABLE OF BENEFITS

IMPORTANT: We will not pay in respect of any one Insured person under more than one of the Benefits 1,2,3,4 or 5 in connection with the same accident

If an accident happens which gives rise to claim under Benefits 2,3,4 or 5, the Sum Insured stands reduced by the amount of claim with respect to that Insured Person

Benefit 1 - In case of Death

Death	100% of the Sum Insured stated in the Schedule applicable to such Insured Person is payable
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Benefit 2 - In case of Loss of limbs/eyes of nature specified below

(a) Total and irrecoverable loss of sight of both eyes, or the actual loss by physical separation of two entire hands or two entire feet, or of one entire hand and one entire foot, or of such loss of sight of one eye and such loss of one entire hand or one entire foot	100% of the Sum Insured stated in the Schedule, applicable to such Insured Person is payable
(b) Total and irrecoverable loss of use of two hands or two feet or of one hand and one foot, or of such loss of sight of one eye and such loss of one hand and one foot	100% of the Sum Insured stated in the Schedule, applicable to such Insured Person is payable
(c) Total and irrecoverable loss of sight of one eye, or the actual loss by Physical separation of use of one entire hand or of one entire foot	50% of the Sum Insured stated in the Schedule, applicable to such Insured Person is payable
(d) Total and irrecoverable loss of use of a hand or a foot without Physical separation	50% of the Sum Insured stated in the Schedule, applicable to such Insured Person is payable

Benefit 3 - In case of Permanent Total Disablement of nature specified below

Immediate, permanent, total and absolute, disablement from engaging in, being occupied with or giving attention to any employment or occupation of any description whatsoever	100% of the Sum Insured stated in the Schedule, applicable to such Insured Person is payable
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Benefit 4 - In case of Permanent Partial Disablement of nature specified below

	Percentage of Sum Insured shown in the Schedule, applicable to such Insured Person is payable
Loss of all toes	20
Great toe - both phalanges	05
Great toe - one phalanx	02
Other than great, if more than one toe lost each	01
Loss of hearing - both ears	75



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Loss of hearing- one ear	10
Loss of index finger-three phalanges or two phalanges or one phalanx	10
Loss of middle finger-three phalanges or two phalanges or one phalanx	06
Loss of ring finger-three phalanges or two phalanges or one phalanx	05
Loss of four fingers and thumb of one hand	40
Loss of four fingers	35
Loss of thumb-both phalanges	25
Loss of thumb-one phalanx	10
Loss of little finger-three phalanges-two phalanges-one phalanx	04
Loss of metacarpals - first or second-third, fourth or fifth (additional)	03
If the opinion of a Doctor appointed by us, the injury has resulted in permanent partial disablement of any other nature than specified above	Such percentage of Sum Insured as is assessed as percentage of permanent partial disablement by the Doctor appointed by us is payable

Benefit 5 - In case of Temporary Total Disablement of nature specified below

If the injury has resulted in temporary total disablement, then so long as the Insured Person shall be totally disabled from engaging in any employment or occupation of any description whatsoever,	We shall pay for the period of temporary total disablement at the rate of 1% of the Sum Insured for each week of duration of such total disablement or part thereof prorated, subject to a maximum of 52 weeks but not exceeding Rs.3,000/- per week or higher amount as specified in the Schedule /Endorsement, or part thereof prorated. In case if the Insured person avails this benefit under any other policy either issued by us or otherwise, the benefit payable under this endorsement stands reduced to that extent. Such weekly compensation shall not exceed 25% of the gross monthly earnings of the insured.
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Special Provision

The opinion of the Doctor appointed by us to ascertain the existence of permanent partial disablement or percentage thereof or temporary total disablement shall be final and binding and not open to dispute or negotiations by you.

D.2. Special Free Benefit

In the event of Death in respect of which the Sum Insured is payable as provided above, arising out of an accident occurring outside the usual place of residence of the Insured Person concerned, We shall pay in addition to the Sum Insured, a lump sum of a further 2% of such Sum Insured or Rs.2500/- whichever is less towards the transportation of the body to the Insured Person's usual place of residence.

D.3. Company's maximum liability

Any payment in case of more than one claim in respect of any Insured Person under this Policy during any one Period of Insurance should not exceed the Sum Insured applicable to such Insured Person. However,



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the amount relating to carriage of dead body of the Insured Person and medical expenses would be payable in addition, if applicable.

D.4. MEDICAL EXPENSES EXTENSION COVER

In consideration of the payment of an additional premium, it is hereby agreed and declared that notwithstanding anything in the within written Policy contained to the contrary, this insurance is extended to cover the medical expenses necessarily incurred and expended in connection with any accident resulting in death or disablement as specified in the Policy, for which a claim is made by the Insured and admitted by the Company.

In addition to the Benefits available under this Policy for death or disablement, the Company shall reimburse to the Insured an amount up to but not exceeding forty percent (40%) or the higher percentage as mentioned in the Schedule/Endorsement, of the admissible claim amount/compensation paid in settlement of a valid claim under this Policy or ten per cent (10%) of the relevant Sum Insured or such higher amount as specified in the Schedule/Endorsement of such Insured Person whichever is less. Further it is a condition precedent to the payment of such medical expenses that the medical attendants detailed account shall be submitted and is approved by the Company.

Provided always that

1. This insurance shall not apply in so far as it applies to a female for expenses incurred in respect of any condition arising from or traceable to any disease of the organs of generation, malignant disease of mammary gland, pregnancy, childbirth, abortion or miscarriage or any complications and/or sequels arising from the foregoing, unless otherwise provided hereafter.
2. The Company shall not be liable to make any payment under this Policy in respect of
 - (a) disease, injury, death or disablement directly or indirectly due to war, invasion, act of foreign enemy, hostilities or war like operation (whether war be declared or not) or civil commotion or rebellion, military, naval or air service or breach of law, hunting, steeple chasing, revolution, insurrection, mutiny, engaging in aviation other than a passenger (fare paying or otherwise) in any licensed standard type of aircraft.
 - (b) circumcision or strictures or vaccination or inoculation or change of life or beauty treatment of any description or dental or eye treatment or intentional self injury or insanity of dissipation or nervous breakdown (which expression shall cover also general disability "run down" conditions and general "overhaul") or venereal disease or intemperance or the use of intoxicating drugs or liquors or any diseased, injury, death or disablement directly or indirectly due to any one or more of them.
 - (c) subject otherwise to the terms, Exceptions, Conditions and limitations of this Policy.

In respect of hospitalization, the costs that are to be subsumed into the Room Charges are provided in Annexure-I attached to this Policy; the costs that are to be subsumed into the specific procedure charges are provided in Annexure-II attached to this Policy; the costs that are to be subsumed into the costs of treatments are provided in Annexure-III attached to this Policy.

E. EXCLUSIONS

E.1. Standard Exclusions

E.1.1. Hazardous or Adventure sports: Code- Excl09:



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Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

E.1.2. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code- Excl12

E.2. Specific Exclusions

E.2.1. compensation under more than one of the foregoing Benefits in respect of same accident or period of disablement of the Insured Person

E.2.2. any other payment in respect of the Insured Person after a claim under one of the Benefits 1.2(a) and 2(b) has been admitted and become payable. However, amounts relating to carriage of the dead body of the Insured Person and medical expenses will be payable in addition if applicable.

E.2.3. payment of Benefit in respect of accident, death, injury or disablement of the Insured Person

- i. from intentional self-injury, suicide or attempted suicide
- ii. directly or indirectly caused by venereal diseases, AIDS or insanity
- iii. arising or resulting from the Insured Person committing any breach of law with criminal intent

E.2.4. any payment in respect of death or disablement resulting directly or indirectly from, caused by, contributed to or aggravated or prolonged by child birth or pregnancy or in consequence thereof.

E.2.5. any payment in respect of death, injury or disablement of the Insured Person due to or arising out of directly or indirectly connected with or traceable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detentions.

E.2.6. List of optional items as given in the Annexure-IV attached to this Policy in respect of Medical Expenses extension cover.

E.2.7. any payment in respect of death of, or bodily injury or any disease or illness to the Insured Person

directly or indirectly caused to or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this Exception, combustion shall include any self sustaining process of nuclear fission.

directly or indirectly caused by or contributed to by or arising from nuclear weapons material

E.2.8. any losses directly or indirectly arising out of, or contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical, biological terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Exception, Nuclear, Chemical, Biological terrorism shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. Chemical agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or



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material property. Biological agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants. If we allege that by reason this exclusion any loss is not covered by this insurance the burden of proving the contrary shall be upon the insured.

F. GENERAL TERMS AND CLAUSES

F.1. Standard General Terms and Clauses

F.1.1. Disclosure of Information

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder. "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk.

F.1.2. Condition Precedent to Admission of liability

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

F.1.3. Claim Settlement (provision for Penal Interest)

- i. The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

F.1.4. Complete Discharge

Any payment to the policyholder, insured person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

F.1.5. Fraud

- a. If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the



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insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

- b. Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.
- c. For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
- the active concealment of a fact by the insured person having knowledge or belief of the fact;
- any other act fitted to deceive; and
- any such act or omission as the law specially declares to be fraudulent.

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

F.1.6. Cancellation

The Insured may cancel this policy by giving 15 days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below:

Provided no claim has arisen under the within mentioned Policy prior to the receipt of such notice by the Company, the Proposer would be entitled to a return of premium less premium at Company's Short period scales as mentioned below for the period, the Policy had been in force.

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud. Such notice shall be deemed sufficiently given, if communicated by e-mail or posted by Registered post and addressed to the Proposer at the address mentioned in the Policy or by any other reliable mode of communication.

Short Period Rates

Period for which policy has remained in force as on date of cancellation

% Retention by the Company

Less than 30 days

25% of Annual Premium

Exceeding 30 days and up to 90 days

50% of Annual Premium

Exceeding 90 days and up to 180 days

75% of Annual Premium

Above 180 days

Full Annual Premium – No refund is allowed.

F.1.7. Renewal of Policy



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The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

- The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- No loading shall apply on renewals based on individual claims experience.

F.1.8. Withdrawal of Policy

- In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period, as per IRDAI guidelines, provided the policy has been maintained without a break.

F.1.9. Possibility of Revision of Terms of the Policy Including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

F.1.10. Redressal of Grievance

In case of any grievance the insured person may contact Us through
Website: <https://www.royalsundaram.in/customer-services/grievance-redressal-procedure>
Call Us at: 1860 425 0000

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at:

The Grievance Redressal Unit
Royal Sundaram General Insurance Co. Limited
Vishranthi Melaram Towers
No.2/319, Rajiv Gandhi Salai(OMR)
Karapakkam, Chennai - 600097
Email ID: grievance.redressal@royalsundaram.in
Web: www.royalsundaram.in

For updated details of grievance officer, kindly refer the link: <https://www.royalsundaram.in/customer-services/grievance-redressal-procedure>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

The Insurance Ombudsman's offices are located at Ahmedabad, Bengaluru, Bhubaneswar, Bhopal, Chandigarh, Chennai, Ernakulam, Guwahati, Jaipur, Kolkata, Lucknow, Noida, Patna, Pune, Hyderabad, Mumbai and Delhi. For detailed grievance redressal procedure and for Contact Details of Insurance Ombudsman, please visit our website www.royalsundaram.in



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Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

F.1.11. Nomination

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.

F.2. Specific General Terms and Clauses

F.2.1. Arbitration

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties hereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking 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 stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators as to the amount of the claim shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 3 calendar months from the date of such disclaimer have been made the subject matter of suit in a court of law or be pending reference before the ombudsman then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

F.2.2. Renewal Premium

The renewal premium shall not be accepted more than 90 days in advance of the due date of the premium payment.

F.2.3. Changes in Risk – Notification to the Company

If after the acceptance of this insurance by the Company there be any change in the business/occupation of the Insured/Insured Person, the Insured shall forthwith give notice thereof to the Company.

The Insured shall on tendering any premium for the renewal of this Policy give notice in writing to the Company of any disease, physical defect or infirmity with which any of the Insured Person have become affected since the payment of last preceding premium.

F.2.4. Accumulation clause



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(a) It is warranted that not more than five (5) Insured Persons should travel together in the same air conveyance at one time. In the event of claim for more than five Insured Persons occurring whilst traveling by the same air conveyance, the benefits payable under this Policy to each Insured Person will be paid proportionately in ratio to the overall limit of top five (5) Sum Insured of the affected Insured Persons bears to the total amount claimed cumulatively by all the affected Insured Persons traveling in the same air conveyance. The Company's maximum liability is restricted to top five (5) Sum Insured of the affected Insured Persons traveling in the same air conveyance.

(b) The Company's maximum liability in case of losses arising out of one event is limited to Rs.45 crores. In the event of claim where the single event limit exceed Rs.45 crores, the benefits payable under this policy to each Insured person will be reduced proportionately in ratio of the overall event limit of Rs.45 crores to the total amount claimed cumulatively by all the affected Insured persons in that event.

G. OTHER TERMS AND CONDITIONS

G.1. Claims Procedure & Documentation

- (i) The Insured or his nominee shall deliver to the Company, within 30 days of the date of occurrence of the Insured Event, a detailed statement in writing as per the claim form and any other material particular, relevant to the making of such claim.

The Insured or his nominee shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.

- (ii) Proof satisfactory to the Company shall be furnished in connection with all matters upon which a claim is based. Such evidence as the Company may from time to time require shall be furnished and a post-mortem examination report wherever applicable, shall be furnished to the Company within a period of thirty days. A service provider (if required) would be deputed by us to verify the records/ circumstances of the claim.

- (iii) If the Company requests that bills/ vouchers / Reports in a language, other than English /Hindi be accompanied by an appropriate translation then the costs of such translation must be borne by the Insured Person.

- (iv) Provided that if one or more insured persons are covered, all sums payable hereunder shall be payable in case of death or permanent total disablement only after deleting by an endorsement the name of the insured person in respect of whom such shall become payable without any refund of premium.

- (v) To submit to a medical examination by the Company's nominated Doctor or undergo diagnostic or other medical tests as often as the Company considers necessary, in its sole discretion.

Claim Documentation

Death Claim:

Submit the duly filled in claim form with the following documents:

- Original Death Certificate
- Post Mortem Report
- Inquest report
- Accident report
- FIR/MLC copy



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- Hospital records
- News Paper cuttings if any and any other relevant records
- Chemical Analysis Report if available
- English Translation of vernacular documents
- Succession Order/legal heir certificate/legal documents to establish identification of legal heir in the absence of nomination under the policy
- Any other document as may be required by the Company

Disablement Claim:

a. Permanent Total Disablement

- Submit the duly filled in Claim form with the following documents
- Disability Certificate issued by attending physician
- Accident report
- FIR/M.L.C copy
- Hospital Records
- News Paper cuttings if any and any other relevant records
- English Translation of vernacular documents
- Latest IT return to show Proof of annual income
- Any other document as may be required by the Company

Medical Expenses Claim due to Accident Hospitalization

1. Discharge summary
2. Original Hospital Bills
3. Advance and final receipts (All receipts shall be numbered, signed and stamped)
4. Prescriptions for medicines
5. Diagnostic Test Reports, X Ray, Scan, ECG and others including doctor's advice demanding such tests)
6. Cash memos/bills for medicines purchased from outside

The claim documents should be sent to the Claims department of the Office of the Company through which this insurance is effected, at the address mentioned in the Policy schedule or any endorsement forming part of this policy.

G.2. Claims Settlement / Rejection

1. All claims under this Policy shall be payable in Indian Currency.
2. No Claim is admissible beyond 180 days from date of expiry of the policy in respect of hospitalization commencing within the Period of Insurance.
3. At the time of claim settlement, Company may insist on KYC documents of the Proposer as per the relevant AML guidelines in force

The Company shall be released from any obligation to pay insurance benefits if any of the obligations are breached.

1. All sums shall become payable:

- i) in case of Death or Permanent Total Disablement - only after deleting by an endorsement the name of the Insured Person in respect of whom such claim shall become payable. No refund of premium will be payable for the unexpired period due to such deletion.
- ii) in case of Permanent Partial Disablement - only after reducing by an endorsement the sum insured by the amount admissible under the claim in respect of the person to whom such sum shall have become payable.



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- (ii) in case of Temporary Total Disablement - only after termination of such disablement and after reducing by an endorsement the sum insured by the amount admissible under the claim in respect of the person to whom such sum shall have become payable.

Annexure-I - Costs that are to be subsumed into the Room Rent Charges	
Sl No	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET/WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES



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Salai, Karapakkam, Chennai 600 097. Ph: 91-44-7117 7117, 1860 425 0000.
Email: customer.services@royalsundaram.in | Website: www.royalsundaram.in
IRDA Regn. No. 102/CIN-U67200TN2000PLC045611

32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSE OXYMETER CHARGES

Annexure-II - Costs that are to be subsumed into Specific Procedure Charges

Sl No.	Item
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHIELD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUZE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONIC SCALPEL, SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHO BUNDLE, GYNAEC BUNDLE

Annexure-III - Costs that are to be subsumed into Costs of treatment

Sl No.	Item
1	ADMISSION/REGISTRATION CHARGES



Royal Sundaram
General Insurance

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

(Formerly known as Royal Sundaram Alliance Insurance Company)

Registered Office : 21, Patullas Road, CHENNAI - 600 002.

Corporate Office : "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi

Salai, Karapakkam, Chennai 600 097. Ph: 91-44-7117 7117, 1860 425 0000.

Email: customer.services@royalsundaram.in/Website: www.royalsundaram.in

IRDA Regn. No. 102/CIN-U67200TN2000PLC045611

2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP/ CAPD EQUIPMENTS
7	INFUSION PUMP- COST
8	HYDROGEN PEROXIDE/ SPIRIT/ DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION/STERILLIUM
17	Glucometer& Strips
18	URINE BAG

Annexure-IV - List of Optional Items

Sl No.	Item
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE



Royal Sundaram
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Salai, Karapakkam, Chennai 600 097. Ph: 91-44-7117 7117, 1860 425 0000.
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IRDA Regn. No. 102/CIN-U67200TN2000PLC045611

17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	Television Charges
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/ SHORT/ HINGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	SUGAR FREE Tablets



Royal Sundaram

General Insurance

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Salai, Karapakkam, Chennai 600 097. Ph: 91-44-7117 7117, 1860 425 0000.

Email: customer.services@royalsundaram.in Website: www.royalsundaram.in

IRDA Rega. No. 102/CIN-U67200TN2000PLC045611

54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLY COVER
66	UROMETER, URINE JUG
67	AMBULANCE
68	VASOFIX SAFETY



NATIONAL INSURANCE COMPANY LIMITED
MADURAI DIVISIONAL OFFICE
No.3 NORTH VELI STREET
MADURAI - 625 001.

Ph: 0452 - 2340452, 2340453 Fax: 0452 - 2341217

640100/UW/VPS:SE/2017

Date: 03.05.2017

To

M/s VELAMMAL MEDICAL COLLEGE HOSPITAL & RESEARCH INSTITUTE
VELAMMAL VILLAGE, MADURAI-TUTICORIN RING
ROAD, ANUPPANADI, MADURAI
Dist : MADURAI, Tamil Nadu
Pin Code: 625009

Dear Sir,

Re: Quotation for Professional Indemnity policy for Doctors

As per your request, we are happy to quote the following rates for the Insurance coverage for Professional Indemnity for Doctors

194 CLINIC DOCTORS AND 1 NON CLINIC DOCTORS COVERED

- AOA/AOY - 1:1 AOA-5,00,00,000/- AOY-5,00,00,000/-

Premium Rs. 1,66,750/- (including tax)

We hope we are looking forward to your favourable advices.

Thanking you and assuring you of our Best Services at all times.


Sr. Divisional Manager



Collection Receipt



Trusted Since 1906

Issuing Office Code : 640100

Name and Address of Issuing Office : MADURAI DIVISION Second Floor, 3 North Veli Street, Madurai, Tamil Nadu - 625001

Contact Number : 2341217

Receipt No : 640100811710000394

Scroll No(If any) :

Receipt Date & Time : 31/05/2017, 14:43 hours

Scroll Date(If any) :

Received with thanks from VELAMMAL MEDICAL COLLEGE HOSPITAL & RESEARCH INSTITUTE & VMC SPECIALITY HOSPITAL a sum of Rs. 1,66,750.00 (Rupees One Lakh Sixty Six Thousand Seven Hundred Fifty Only) by way of Cheque towards the following transactions.

Paymode Details :

Paymode Name : Cheque						
Instrument Number : 524382				Instrument Date : 31/05/2017		
Bank Name(If any) : Indian Overseas Bank				Bank Branch(If any) : IOB-Anuppanadi		
S. No	Dept	Policy/Endorsement		Biz Source Code	Class of Business/Narration	Amount Rs.
	Tr Cd	Year	Number	Sales Channel	Account Description	
1					Deposit Collection. Cash Deposit-881103203834	1,66,750.00

For National Insurance Co. Ltd,

Cashier :

Service Tax Registration No:AAACN9967EST099



Authorised Signatory

Receipt is subject to realisation of cheque when payment is made by cheque. Our document number and Date, Policy year and Number should be quoted in all correspondence with us only to the Policy issuing office address mentioned above. Revenue stamp has to be affixed when the amount is or above Rs. 5000.

Printed on 31/05/2017 by 46388 Page No : 1

ment - Professional Indemnity - Professional Indemnity - Other

Policy Number : 640100491710000001	Issuing Office Office Code : 640100 Office Address : MADURAI DIVISION Second Floor, 3 North Veli Street, Madurai, Tamil Nadu - 625001. Contact Number: 452 2341217
Business Source : 9000159690	
Sales Channel Name : Ms S Alagumeeral	Sales Channel Contact Number : 9659622297



Customer Name: VELAMMAL MEDICAL COLLEGE HOSPITAL & RESEARCH INSTITUTE & VMC SPECIALITY HOSPITAL	Customer ID: 9701137048	PAN: AAATV2366G
Address: VELAMMAL VILLAGE, MADURAI-TUTICORIN RING ROAD, ANUPPANADI, MADURAI, City: MADURAI, District: MADURAI, State: TAMIL NADU, PIN: 625009.	Phone:	POLICY STAMPS CENTRALY PAID VIDE G.O. No. 400 Dt. 22-12-2015 AS PER TAMILNADU GOVERNMENT GAZETTE NOTIFICATION
	E-Mail:	

Policy Effective from 16:42 hours, on 31/05/2017 to midnight of 30/05/2018			
Premium:	₹ 1,44,999.00	Total SI:	₹ 1,44,999.00
Service Tax:	₹ 20,300.00	Proposal Number and Date:	8800170531005723 Dt. 31/05/2017
Swachh Bharat cess	₹ 725.00		
Krishi Kalyan Cess	₹ 725.00		
Recoverable Stamp Duty:	₹ 0.00	Receipt Number:	640100811710000394
Total Amount:	₹ 1,66,750.00	Receipt Date:	31/05/2017
(Rupees One Lakh Sixty Six Thousand Seven Hundred Fifty Only.)		Co-Insurance Details:	N/A

Endorsement Effective from 16:42 hours, on 31/05/2017 to midnight of 30/05/2018			
Additional Premium:	₹ 0.00	Insured's Request Date:	09/06/2017
Service Tax:	₹ 0.00	Endorsement Number:	640100491782100002
Swachh Bharat cess	₹ 0.00		
Krishi Kalyan Cess	₹ 0.00		
Recoverable Stamp Duty:	₹ 0.00	Endorsement Issue Date:	09/06/2017
Total Amount :	₹ 0.00	Receipt Number:	N/A
(Rupees Zero Only.)		Receipt Date:	N/A

General / Common Information change

It is hereby declared and agreed that with effect from 31/05/2017 the excess stated in the cover type is amended to read as 100,000.00 SUM INSURED - Rs.5,00,00,000/-, 194 CLINIC DOCTORS AND ONE NON CLINIC DOCTORS COVERED (DOCTORS LIST ATTACHED HEREWITH) AOA/AOY-1:1, AOA-5,00,00,000/- AOY-5,00,00,000/- Subject otherwise to the Terms, Exclusion and Conditions of this Policy.

IN CASE OF DISHONOUR OF THE PREMIUM CHEQUE, THIS DOCUMENT STANDS AUTOMATICALLY CANCELLED 'AB-INITIO'

For and On Behalf Of National Insurance Company Limited



Authorized Signatory

List of faculties (Doctors) covered under Insurance 2017-18

Velammal Medical College Hospital & Research Institute, Madurai					
		Department	Designation	Name	Qualification
1	1	Bio-Chemistry	Professor	Dr.P.K.Mohanthly	MD(Biochemistry)
	2		Professor	Dr.K.Suganthly	MD(Biochemistry)
	3		Asst Prof	Dr.M.Jeyakumar	MD(Biochemistry)
	4			Dr.A.Hariharan	MD(Biochemistry)
	5			Dr.Mamatha T.Shenoy	MD(Biochemistry)
	6		Tutor	Dr.Mohammed Shakeel Mohaideenn	MD(Biochemistry)
2	7	Pathology	Professor	Dr.Usha Ravikumar	MD(Pathology)
	8			Dr.Suma.B.Pillai	MD(Pathology)
	9		Associate Prof	Dr.K.Yegumuthu	MD(Pathology)
	10		Asst Prof	Dr.R.Sudhakar	MD(Pathology)
	11			Dr.R.Poongodi	MD(Pathology)
	12			Dr.P.Poorana Priya	MD(Pathology)
	13			Dr.R.Lavanya	MD(Pathology)
	14			Dr.N.Sangeetha	MD(Pathology)
	15			Dr.A. Deepthi	MD(Pathology)
3	16	Micro-biology	Professor	Dr.Jhansi Charles	MD(Microbiology)., Diploma
	17		Professor	Dr.A.Ramesh	MD(Microbiology)
	18		Asst Prof	Dr.G.Vithiya	MD(Microbiology)
	19			Dr.T.Rajendran	MD(Microbiology)
	20			Dr.S.Raja	MD(Microbiology)
	21			Dr.V.G. Veni	MD(Microbiology)

	22		Tutor	Dr.V. Brindha	MD(Microbiology)
4	23	General Medicine	Professor	Dr.S.Chandrasekaran	MD (General Medicine)
	24			Dr.S.Vadivel Murugan	MD (General Medicine)
	25		Associate Prof	Dr.M.Ranisolai	MD (General Medicine)
	26			Dr.R.Ramesh	MD (General Medicine)., C. Diab.,
	27			Dr.P.Yuri Gagarin	MD (General Medicine)
	28			Dr.S.Kasipandian	MD (General Medicine)
	29			Dr.M.Virgin Joena	MD (General Medicine)
	30		Asst Prof	Dr.A.Sangeetha	MD (General Medicine)
	31			Dr.K.M.Prabhuswamy	MD (General Medicine)
	32			Dr.V.Sandhya	MD (General Medicine)
	33			Dr.R.Praisie	MD (General Medicine)
	34			Dr.M.Raju	MD (General Medicine)
	35		Senior Residents	Dr.A.Pradeep Karthikeyan	MD (General Medicine)
	36			Dr.D.Anandadurai	MD (General Medicine)
	37			Dr.S.Jansi Banu	MBBS.,
5	38	Paediatrics	Professor	Dr.G.Mathevan	MD(Paediatrics)., D.CH(Paediatrics)
	39			Dr.S.Nataraja Rathinam	MD(Paediatrics)., D.CH(Paediatrics)., DNB(Paediatrics).,
	40			Dr.R.V.Jeya Balaji	MD (Paediatrics)
	41			Dr.J.Sundara Pandian	MD(Paediatrics)., D.CH(Paediatrics)

	42		Associate Prof	Dr.M.Saravanan	MD (Paediatrics)
	43		Asst Prof	Dr.J.Jenish Rajma Arun	MD (Paediatrics)
	44			Dr.T.Karthik Raj	MD (Paediatrics)
	45			Dr.U.Sridhurga	MD (Paediatrics)
	46			Dr.S.Shunmuga Arumugasamy	D.CH(Paediatrics)., DNB(Paediatrics).,
	47			Dr.S.Dhivya	MD (Paediatrics)
	48		Senior Residents	Dr.P.Nirosha	MD (Paediatrics)
	49			Dr.S.Revathy	D.CH(Paediatrics)
	50			Dr.J.Mohamed Azarudeen	MD (Paediatrics)
6	51	Chest & TB	Professor	Dr.C.Ramesh	MD (Respiratory Medicine) .,
	52		Asst Prof	Dr.P.Prem Ananth	MBBS.,DTCD.,DNB(TB&Resp.Dis/ Pulm.Med)., FCCP
	53			Dr.S.Harikrishnan	MD (Respiratory Medicine) .,
	54		Senior Residents	Dr.Faridh Raja Mohamed	MD (Respiratory Medicine) .,
	55			Dr.N.Nagarajan	MBBS.,
7	56	Dermatology	Professor	Dr.A.S.Krishnaram	MD (Dermatology)., DDVL.,
	57		Asst Prof	Dr.R.Gnanasekaran	MD (Dermatology)
	58			Dr.B.Nirmal	MD (Dermatology)., DDVL., FRGUHS., (Dermatosurgery)
	59			Dr.K.Shanmuga Priya	MD (Dermatology)
	60		Senior Residents	Dr.T.G.Narmada Devi	MD (Dermatology)., DDVL.,
	61			Dr.R.Akila	MD (Dermatology)
	62			Dr.R.Sakunthala	MBBS., DDVL.,
8	63	Psychiatry	Professor	Dr.V.Ramanujam	MD (Psychiatry) ., DPM .,

	64		Asst Prof	Dr.S.B.Rena Rosalind	MD (Psychiatry) ., DPM .,
	65			Dr.A.Sugaparaneetharan	MD (Psychiatry) .,
	66		Senior Resident	Dr.Jaiganesh	MD (Psychiatry) .,
9	67	General surgery	Professor	Dr.M.Gobinath	MS (General Surgery)
	68			Dr.R.Ganesan	MS (General Surgery)
	69			Dr.S.Selva Chidambaram	MS (General Surgery)
	70		Associate Prof	Dr.S.Babu	MS (General Surgery)
	71			Dr.C.Karpagavel	MS (General Surgery)
	72		Asst Prof	Dr.S.Venkatesh	MS (General Surgery),, FIMS.,
	73			Dr.T.Ashok kumar	MS (General Surgery)
	74			Dr.P.Thangapparakasam	MS (General Surgery)
	75			Dr.K.Loka Vijayan	MS (General Surgery)
	76			Dr.M.J.Murali Kannan	MS (General Surgery)
	77			Dr.M.Vijay Ganesh	MS (General Surgery)
	78		Senior Residents	Dr.A.Karpagaraj	MS (General Surgery)
	79			Dr.V.Meenakshi Sundaram	MS (General Surgery)
	80			Dr.P.Bhavya Manosila	DNB (General Surgery)
	81			Dr.A.Mohanasundaram	MS (General Surgery)
	82			Dr.AR.Arun Sundara Rajan	MS (General Surgery)
	83			Dr.Malar Raj P	MS (General Surgery)
	84			Dr.C.Raj Prakash	MS (General Surgery)
10	85	Orthopaedics	Professor	Dr.V.Raviraman	MS(Orthopaedics) ., D.Ortho.,
	86			Dr.V.Ramar	MS(Orthopaedics) ., D.Ortho.,
	87			Dr.S.Shanmuganathan	MS(Orthopaedics) ., D.Ortho.,

	88		Associate Prof	Dr.M.Subbiah	MS (Orthopaedics).,Fel.(Spine sur).,MNAMS.,
	89		Asst Prof	Dr.M.Mithran	D.Ortho.,DNB (Ortho)
	90			Dr.S.Muthukumar	MS (Orthopaedics).,
	91			Dr.R.Vetri Nallathambi	MS (Orthopaedics) ., FNB., DNB.,
	92			Dr.S.Manoh	MS (Orthopaedics) ., FNB., D.ortho.,
	93			Dr.N.Kanniappan	MS (Orthopaedics)., D.ortho.,
	94			Dr.K.N.Subramanian	MS ., FRCS
	95			Dr.N.Jerry	MS (Orthopaedics)., D.ortho.,
	96		Senior Residents	Dr.R.Harisudhan	MS (Orthopaedics)
	97			Dr.S.Lokesh Kumar	DNB (Ortho) .,
	98			Dr.Obuli Vijay Shankar O	MS (Orthopaedics)
	99			Dr.S.Arunkumar	MS (Orthopaedics)
11	100	ENT	Professor	Dr.P.Rajasekaran	MS (ENT)., DLO(ENT)
	101		Associate Prof	Dr.Geetha.Kishan Siddapur	MS (ENT).,
	102			Dr.S.Maheswaran	MS (ENT).,
	103		Senior Residents	Dr.M.S.P.S.Rajavel	MS (ENT)., DLO(ENT)
12	104	Ophthalmology	Professor	Dr.S.Muthuramalingam	MS (Ophthalmology) ., Dip (Ophthalmology)
	105			Dr.K.Ilango	DNB (Ophthalmology) ., Dip (Ophthalmology)
	106		Senior Resident	Dr.S.Selvakadungo Vazhiyathan	Dip (Ophthalmology)
13	107	OB & G	Professor	Dr.S.Rajarajeswari	MD (OBG)., DGO

	108			Dr.Rathna Ramamurthi	MD (OBG).,
	109		Associate Prof	Dr.G.Kavitha	MS (OBG).,
	110			Dr.B.Renuka Devi	MD (OBG).,
	111		Asst Prof	Dr.D.Anitha	MD (OBG).,
	112			Dr.K.Sasikala	MD (OBG).,
	113			Dr.V.Jothi lakshmi	MD (OBG).,
	114			Dr.P.Devaki	MS (OBG)., DNB
	115			Dr.K.J.Jeevitha	DGO., MNAMS.,
	116		Senior Residents	Dr.M.Swathika	MS (OBG).,
	117			Dr.T.Kabila Rajee	DGO .,
	118			Dr.C.Sivagami Sundari	DGO .,
	119			Dr.B.Dasabharathy Yuvashree	MS (OBG)., DNB
	120			Dr.S.Kalaranjani	MS (OBG).,
14	121	Anaesthesiology	Professor	Dr.S.N.Krishnimoorthy	MD(Anaesthesia)., DA(Anaesthesia)., DNB(Anaesthesia)
	122			Dr.T.Nirmala Devi	MD(Anaesthesia)., DA(Anaesthesia)., DNB(Anaesthesia)
	123			Dr.T.Rajaram Manoharan	MD(Anaesthesia)., DA(Anaesthesia).,
	124			Dr.S.P.Meenakshi sundaram	MD(Anaesthesia)., DA(Anaesthesia).,
	125			Dr.S.C.Ganesh Prabhu	MD(Anaesthesia)., DA(Anaesthesia).,

	126		Asst Prof	Dr.E.Shanmugavalli	MD(Anaesthesia),,
	127			Dr.A.R.Karthik	MD(Anaesthesia),, DNB(Anaesthesia),,
	128			Dr.T.Malarvizhi	DNB(Anaesthesia),,
	129			Dr.P.Ramadevi	MD(Anaesthesia),,
	130			Dr.V.Sethumadhava kumar	DA (Anaesthesiology) ., FRCA.,
	131			Dr.J.N.C.Hamilton	MD(Anaesthesia),,
	132			Dr.R.Ramanarayanan	MD(Anaesthesia),,
	133			Dr.S.Renganthan	MD(Anaesthesia),, DA(Anaesthesia),, DNB(Anaesthesia),,
	134		Senior Residents	Dr.P.Prakash Karath	DA (Anaesthesiology) .,
	135			Dr.V.Paneer Selvam	DA (Anaesthesiology) .,
	136			Dr.R.Lavanya	DNB(Anaesthesia),,
	137			Dr.S.Balaji	DA (Anaesthesiology) .,
	138			Dr.S.Sathia Narayanan	MD (Anaesthesiology) ., DNB (Anaesthesiology) .,
	139			Dr.R.Gayathri	DA (Anaesthesiology) ., DNB (Anaesthesiology) .,
	140			Dr.K.Kala	MD(Anaesthesia),,
	141			Dr.R.Arunshankar	MD(Anaesthesia),,
15	142	Radiology	Professor	Dr.M.Krishna Kumar	MD (Radiology) ., DMRD .,
	143		Associate Prof	Dr.M.Mariappan	MD (Radiology) .,
	144			Dr.G.Rajalakshmi Preethi	MD (Radiology) .,
	145		Asst Prof	Dr.R.Kumaran	MD (Radiology) .,

	146			Dr.G.Saravanakumar	MD (Radiology) .,
	147			Dr.S.Yogaraj	MD (Radiology) .,
	148			Dr.(Major)L.Rupakumar	MD (Radiology) .,
	149		Senior Residents	Dr.M.Senthil Kumar	MD (Radiology) .,
	150			Dr.H.Kalyana Prabhakaran	MD (Radiology) .,
	151			Dr.M.Amutha Bharathi	MD (Radiology) .,
	152			Dr.K.Kalirajan	MD (Radiology) .,
16	153	Dentistry	Professor	Dr.R.Yoganandha	MDS (OMFS), MOMS RCPSG.,(UK), MFDS RCPSG(UK).,
	154		Associate Prof	Dr.M.Chenthil Aruun Mohan	MDS., (PROSTHO)
	155		Asst Prof	Dr.A.Shrimanikandan	MDS.,
	156			Dr.R.Ganesh Mithun	MDS.,
	157			Dr.C.Divagar	MDS.,
17	158	Blood Bank	MO	Dr.P.Sethuammal	MD (Microbiology)
18	159	ICU	Asst Prof	Dr.S.Vijay Anand	MD(Anaesthesia).,
	160			Dr.V.Karunai Kathir	MBBS.,
	161			Dr.P.Santhosh Chakravarthy	MD (General Medicine)
	162			Dr.N.Munish	MD (Community Medicine)
	163		Registrar	Dr.M.Vaishnavi	DNB (Family Medicine)
	164		Senior Residents	Dr.A.Jeya Suriya	MD (General Medicine)
	165			Dr.K.K.Dinesh Kumar	MD(Anaesthesia).,
19	166	Casualty	Emergency Physician	Dr.N.Uwaraja	M.D., (Emergency Medicine)., FICM,
	167			Dr.Duvuru Amareswar Reddy	MD., (Accident & Emergency).,

	168			Dr.S.Vijaya Banu	MBBS., MEM.,
	169			Dr.Muhammed Jeffin	MBBS., MEM.,
20	170	Neurology	Consultant	Dr.P.Venkatesh	MD (Paediatrics)., DM (Neurology).,
	171			Dr.T.S.Sivakumar	MD (Paediatrics)., DM (Neurology).,
	172			Dr.R.Vignesh	MD (Paediatrics)., DM (Neurology).,
	173			Dr.K.Karunakaran	MD (Paediatrics)., DM (Neurology).,
21	174	Urology	Consultant	Dr.R.M.Sathish Kumar	MS (General Surgery)., MRCSEd., M.Ch(Urology).,
	175			Dr.M.Vinodh Kumar	MS (General Surgery)., M.Ch(Urology).,
	176			Dr.M.Pragatheeswarane	MS (General Surgery)., M.Ch(Urology).,
	177			Dr.G.Suresh	MS (General Surgery)., DNB(Urology).,
22	178	Neuro surgery	Consultant	Dr.N.Ashok kumar	MBBS., M.Ch(Neuro Surgery)
	179			DR.Maira Subison	MS., M.Ch(Neuro Surgery)
	180			Dr.D.Shyam	MS., M.Ch (Neuro Surgery)., FCVS(Japan)
	181			Dr.J.Kevin Joseph	MS., M.Ch(Neuro Surgery)

23	182	Nephrology	Consultant	Dr.D.Sri Ramalu	MD(Paediatrics)., DM(Nephrology).,
	183			Dr.Vikram Sagar TV	MD(Paediatrics)., DM(Nephrology).,
	184			Dr.R.Saravanan	MD(Paediatrics)., DNB(Nephrology).,
	185			Dr.M.Navinath	MD(Paediatrics)., DM(Nephrology).,
24	186	Medical Gastroenterology	Consultant	Dr.A.C.Arun	MD (General Medicine)., DM (Gastro).,
	187			Dr.N.Sudhan	MD (General Medicine)., DM (Gastro).,
	188			Dr.Shifa Babu	MD (General Medicine)., DM (Hepatology).,
	189			Dr.N.M.Aliem	MD (General Medicine)., DM (Gastro).,
25	190	Surgical Gastroenterology	Consultant	Dr.A.G.Alwar Ramanujam	MS (General Surgery)., DNB(Surgical Gastroenterology)
	191			Dr.J.Madhusudhanan	MS (General Surgery)., M.Ch (Surgical Gastroenterology)., Fellow Liver Transplantation (Apollo, New Delhi).,
	192			Dr.J.Jeya Sudhakar	MS (General Surgery)., DNB(Surgical Gastroenterology)

	193			Dr.D.Alwin Gunaraj	MS (General Surgery)., DNB(Surgical Gastroentrology).,
	194		Asst.Prof	Dr.M.Arun Kumar	MBBS., MS., DNB(G.I. Surg).,
	195		Senior Resident	Dr.P.Suresh Kumar	MS (General Surgery)., M.Ch (Surgical Gastroentrology)., Fellow Liver Transplantation (Apollo, New Delhi).,
26	196	Surgical Oncology	Consultant	Dr.K.Shivakumar	MS., (Gen. Surgery) M.Ch., (Surg. Onco).,
	197			Dr.C.Deepak	MS., Mch., (Surgical Oncology)
27	198	Medical Oncology	Consultant	Dr.R.Rajkumar	M.D(General Medicine)., M.Ch (Medical Oncology).,
28	199	Radiology Oncology	Consultant	Dr.J.Sugashwaran	MD (Radiotherapy)
29	200	Rheumatology	Consultant	Dr.N.Subramanian	MD (General Medicine).,FRCS., MRCP CCT.,
30	201	Paediatric surgery	Consultant	Dr.G.Ganesh Prabu	MS (General Surgery)., M.Ch(Pediatric Surgery).,
31	202	Cardiology	Director	Dr.A.Madhavan	MNAMS., DNB., (Med)., DNB(Cardio)., FRCP(London), FRCP (Glasgow), FACC., FCSI., FSCAI., FESC., - Director

	203		Consultant	Dr.P.Shunmuga Sundaram	MD (General Medicine)., DM., (Cardio) , PDF(EP), CEPS(IBHRE USA).,
	204			Dr.M.Selva Ganesh	MD (General Medicine)., DM., (Cardio) ,
	205			Dr.R.Vadivelu	MD (General Medicine)., DM., (Cardio) ,
	206			Dr.S.Mahesh Kumar	MD (Paediatrics)., DM., (Cardio)., PDF.,
	207			Dr.S.Prasanna	MD (General Medicine)., DM., (Cardio) ,
	208			Dr.Vijesh Anand.L.A	MD (General Medicine)., PG Dip (Cardio)., Fellow(Echo).,
32	209	Cardio-thoracic Surgery	Consultant	Dr.L.Mohana Krishnan	M.S (General Surgery)., M.Ch (Cardiothoracic & Vascular Surgery).,
	210			Dr.K.Vijayakumar	M.S (General Surgery)., M.Ch (Cardiothoracic & Vascular Surgery).,
	211			Dr.N.Job	MS (General Surgery)., DNB., M,Ch (Cardio thoracic Surgery).,
	212			Dr.M.Sathiya Selvam	MS (General Surgery)., M,Ch (Cardio thoracic Surgery).,

	213			Dr.Ramprassath.M.S	DNB (General Surgery)., FAIS., FAGE., DNB(CTVS)., M.Ch., (CTVS - VMC Vellore)
33	214	Neuro Anaesthesia	Consultant	Dr.R.Muthukumaran	MD (Anaesthesia).,
	215			Dr.S.Jaya Chandran	MD (Anaesthesia).,
34	216	Vascular Surgery	Consultant	Dr.V.Rajagopalan	MS (General Surgery)., M.Ch(Vascular Surgery).,
35	217	Plastic Surgery	Consultant	Dr.R.M.Raja Muthiah	MS., M.Ch.,
	218			Dr.Mohan Chand Edwards	MS., M.Ch.,DNB.,
	219			Dr.M.Senthil Kumaran	MS., M.Ch.,
36	220	Cardiothoracic Anaesthesia	Consultant	Dr.P.Selvakumar	MD (Anaesthesia)., PDCC., D. Diab.,
	221			Dr.S.Ramkumar	MD (Anaesthesia)., FNB., FIACTA (Cardiac Anaesthesia).,
	222			Dr.S.Suresh Kumar	MD (Anaesthesia)., EDIC.,
	223			Dr.G.Sasikumar	MD (Anaesthesia).,
	224			Dr.M.Navin Thariq	DA (Anaesthesia)., FIAE., FCA., DNB., PG.Dip.,
37	225	Speciality	Asst Prof	Dr.K.Bharath	MD (Anaesthesia)., EDIC.,
	226		Senior Resident	Dr.R.John Santha Vinothan	DNB (Anaesthesia).,
	227			Dr.B.Kiruthikaa	DA (Anaesthesia).,
	228			Dr.V.Poornima	DNB (Anaesthesia).,
	229			Dr.P.Suresh	DA (Anaesthesia).,
	230			Dr.Dilip Vijay	MD (Anaesthesia).,



POLICY SCHEDULE FOR PROFESSIONAL INDEMNITY INSURANCE (Medical Establishment)

Insured's Name : VELAMMAL MEDICAL COLLEGE HOSPITAL AND	
Insured's Details	
Customer ID : PO60374719	Issuing Office Details
Address : RESEARCH INSTITUTE AND SPECIALITY HOSPITAL VELAMMAL VILLAGE, MADURAI- TUTICORIN RING ROAD, ANNUPPANADI, MADURAI 625009 MADURAI, TAMIL NADU, 625009	Office Code : VILANGUDI (730102)
Phone No : 9790671787	Address : 12, PARVATHY PLAZA GROUND FLOOR, 70 FEET ROAD, ELLIS NAGAR, MADURAI, 625010
E-mail/Fax : nithya_afc@velammalmadurai.edu.in	Phone No : 04522667068
PAN No : AAATV6606K	E-mail/Fax : nia.730102@newindia.co.in
GSTIN/UIN : 33AAATV6606K1ZC / NA	S.Tax Regn. No : AAACN4165CST178
	GSTIN : 33AAACN4165C4ZV
	SAC : 997139 (Other non-life insurance services excl RI)

Policy Details	
Policy Number : 73010236180200000004	Business Source Code
Period of Insurance : From: 31/05/2018 12:00:01 AM To: 30/05/2019 11:59:59 PM	Dev.Off. level/Broker : TVS INSURANCE BROKING LIMITED - (2D10596391) BR SITE TVS INSURANCE BROKING 730102 (SI00086253)
Date of Proposal : 31-May-18	Agent/Bancassurance :
Prev. Policy no. :	Phone No : NA / NA
Client Type : Corporate	E-mail/Fax : / / /

Premium(₹)	GST(₹)	Total (₹)	Total: (₹ In words)	Receipt No. & Date
190700	34326	225026	RUPEES TWO LAC TWENTY-FIVE THOUSAND TWENTY-SIX ONLY	7301028118000000170 4 - 31/05/18

Details of Risks Covered Under Policy:

Retroactive Dates	Date	Jurisdiction	Territory	AOA	AOY
Policy Retroactive Date	31/05/2018	India	NA	120000000	120000000
Retroactive Date 2	31/05/2017	India	NA	50000000	50000000

Description of Business	Address of Business Premises	Compulsory Excess	Voluntary Excess
MEDICAL COLLEGE HOSPITAL AND RESEARCH INSTITUTE * SPECIALITY HOSPITAL 230 DOCTORS AND 1 NON-CLINICAL DOCTOR TOTAL 231 DOCTORS AS PER SCHEDULE ATTACHED	VELAMMAL VILLAGE, MADURAI TUTICORIN RING ROAD, ANNUPANADI, MADURAI 625009	100000	0

Details of Business	Address of Business Premises	No of Qualified Person	No of Administrative Staff	Compulsory Excess	Voluntary Excess
MEDICAL COLLEGE HOSPITAL AND RESEARCH INSTITUTE * SPECIALITY HOSPITAL 230 DOCTORS AND 1 NON-CLINICAL DOCTOR TOTAL 231 DOCTORS AS PER SCHEDULE ATTACHED	VELAMMAL VILLAGE, MADURAI TUTICORIN RING ROAD, ANNUPANADI, MADURAI 625009	0	0	100000	0

Total Annual Fees/Wages Payable	Compulsory Excess	Details of Business	Address of Business Premises	Voluntary Excess
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Valid till 30/05/2019
Digitally signed by Srinivasan Vaidyanathan
Date: 2018.05.05 15:41:23 IST

Policy No. : 73010236180200000004 Document generated by 24236 at 05/06/2018 15:41:23 Hours.
Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.

Leadership and beyond





Total Annual Fees/Wages Payable	Compulsory Excess	Details of Business	Address of Business Premises	Voluntary Excess
0	100000	MEDICAL COLLEGE HOSPITAL AND RESEARCH INSTITUTE * SPECIALITY HOSPITAL 230 DOCTORS AND 1 NON-CLINICAL DOCTOR TOTAL 231 DOCTORS AS PER SCHEDULE ATTACHED	VELAMMAL VILLAGE, MADURAI TUTICORIN RING ROAD, ANNUPANADI, AMDURAI 625009	0

Category of Establishment	Unqualified Staff Covered	No of Members	Compulsory Excess	Voluntary Excess
Hospital	No	NA	100000	0

Sl.No.	Type of Service
1	Other Practitioner

Details of Business	Address of Business Premises	Professional Category	Excess	Voluntary Excess
MEDICAL COLLEGE HOSPITAL AND RESEARCH INSTITUTE * SPECIALITY HOSPITAL 230 DOCTORS AND 1 NON-CLINICAL DOCTOR TOTAL 231 DOCTORS AS PER SCHEDULE ATTACHED	VELAMMAL VILLAGE, MADURAI TUTICORIN RING ROAD, ANNUPANADI, AMDURAI 625009	NA	0	0

Extensions under the Policy

Name of the Extension	Sub limit of the Extension	Deductibles of the Extension
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Amount & Percentage of Deductible Type/for Extension	Value
Amount & (%) of Deductible Type2	0.5% OF CLAIM SUBJECT TO MIN RS.1000 MAXIRS.100000

Special Conditions	TOTAL DOCTORS COVERED 231. ALL TYPE OF CLINICAL/SURGERY DOCTORS 230 AND NON CLINICAL DOCTOR 1. SUBJECT TO PROFESSIONAL (DOCTORS) INDEMNITY POLICY CLAUSE. FLOATER SUM INSURED AMONG 231 NAMED DOCTORS WORKING IN THE VELAMMAL MEDICAL COLLEGE HOSPITAL AND RESEARCH INSTITUTE AND SPECIALTY HOSPITAL
Special Exclusions	NA

This Policy shall be subject to PROFESSIONAL INDEMNITY INSURANCE policy clauses attached herewith
Conditions

If Company deny Liab. for clm-not within 1yr frm dt of cond.clm havebeen discarded
Conditions

The Company shall not be liable to make any payment for fraudulent claim
Conditions

In the event of pymnt of claim under the policy.aggregate limit gets reduced
Conditions

During clm,any existing insurance covered same Liab., Company not liable to pay
Conditions

The Policy and the Schedule shall be read together as one contract
Conditions

Insrd shall give notice of fact which materially changes info suplied to Company
Conditions

Insured shall give written notice to Company of any claim made against Insured
Conditions

No payment shall be made by the insured without the written consent of Company
Conditions

Right to defend clause

Policy No. : 73010236180200000004 Document generated by 24236 at 05/06/2018 15:41:23 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.





This Policy shall be subject to PROFESSIONAL INDEMNITY INSURANCE policy clauses attached herewith
Conditions
Company may cancel Policy by giving 30 days notice, return prorata portion of premium
Conditions
Policy disputes Clause
Conditions
The Company may at any time pay to Insured in connection with any claim
Conditions
Amounts expended by Company in payment of claim will reduce limits of indemnity
Conditions
Insured shall give all information, assistance as Company may reasonably require
Exclusions
The deliberate non-compliance with technical standards
Exclusions
loss of use and or loss due to delay
Exclusions
Ownership and or conduct of any other business or activities
Exclusions
Arising from exceeding higher estimates, costs from not adhering to deadlines
Exclusions
Inadequate quantities, qualities or arranging or handling the supply of material
Exclusions
Activities of insured as joint venturer or as partner unless described in policy
Exclusions
Any contract where the Insured acts as a construction contractor
Exclusions
liabilities arising out of pollution and or contamination whatsoever nature
Exclusions
claims for damage caused by motor vehicles, sea vessels or aircraft
Exclusions
Claims made against insured arising of cosmetic plastic surgery, hair transplants
Exclusions
Assumed by Insured by agreement and not have attached in absence of such agreement
Exclusions
Arising out of deliberate, intentional non-compliance of statutory provision
Exclusions
Arising out of pure financial loss such as loss of goodwill, loss of market etc
Exclusions
Arising out of all personal injuries such as libel, slander, false arrest, etc.
Exclusions
Arising out of fines, penalties, punitive and or exemplary damages
Exclusions
Directly or indirectly occasioned by happening through or in consequence of war
Exclusions
Ionizing radiation or contamination by radioactivity from any nuclear fuel
Exclusions
Radioactive, toxic, explosive or any explosive nuclear assembly
Exclusions
Administrative management of need to take all reasonable steps to prevent claims
Exclusions
Injury to any person under the contract of employment or apprenticeship
Exclusions
Any criminal act or any act committed in violation of any law or ordinance

Policy No. : 73010236180200000004 Document generated by 24236 at 05/06/2018 15:41:23 Hours.
Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.





This Policy shall be subject to PROFESSIONAL INDEMNITY INSURANCE policy clauses attached herewith

- Exclusions
- Error or omission prior to the Retroactive Date mentioned in the Schedule
- Exclusions
- Earthquake,earth-tremor,volcanic eruption,flood,storm,atmospheric disturbance
- Exclusions
- Rented or leased to or in the custody of the Insured.
- Exclusions
- Bodily Injury, sickness, disease, death damage to property
- Exclusions
- Any dishonest,fraudulent criminal or malicious act or omission
- Exclusions
- Arising from granting of licences by Insured as party to construction project
- Exclusions
- Infringement of plans,copy-right,patent,trade name,trade mark,registered design
- Exclusions
- professional services rendered by Insured prior to the Retroactive Date
- Exclusions
- Arising out of genetic injuries caused by x-ray treatment,diagnosis or treatment
- Exclusions
- claims caused by or associated with Human T-Cell Lymphotropic Virus type III
- Exclusions
- Third Party Public Liability
- Exclusions
- The use of drugs for weight reduction
- Exclusions
- procedure carried out under general anaesthesia unless performed in a Hospital
- Exclusions
- services rendered while under the influence of intoxicants or narcotics
- Exclusions
- The performance by dentists and dental surgeons of general anaesthesia

Premium and GST Details

	Rate of Tax	Amount in INR
Premium		₹ 190700.00
SGST	9	17163
CGST	9	17163
IGST	0	0

In witness whereof the undersigned being duly authorised by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s)

on this 05th day of June, 2018.

Date of Issue: 05/06/2018

For and on behalf of
The New India Assurance Company Limited

Duly Constituted Attorney(s)

Stamp Duty under the Policy is ₹1/-.

Mudrank _____ Dt. _____ consolidated Stamp Fees Paid by Pay Order Number _____ vide receipt

Policy No. : 73010236180200000004 Document generated by 24236 at 05/06/2018 15:41:23 Hours.
Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.





number _____ dt. _____

Tax Invoice No : 7301023602000004

IRDA Registration Number: 190



Policy No. : 73010236180200000004 Document generated by 24236 at 05/06/2018 15:41:23 Hours.
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Page 5 of 5

Leadership and beyond



The New India Assurance
Company Limited

சென்னை கிளையின் முகவரி: 87 ம.க. ரோடு, ஃர்ட், மும்பை - 400 001. தொலைபேசி: 1 800 209 1415. இ-மேல்: ch7301@newindia.co.in

Vilangudi Branch Office - 730102

Parvathy Plaza, Ground Floor, No.12, 70 Feet Road, Ellis Nagar, Madurai - 625 010.

Phone : 0452 - 2667068, 2605060 E-mail : nia.730102@newindia.co.in

VELAMMAL MEDICAL COLLEGE HOSPITAL & RESEARCH INSTITUTE, MADURAI



Department	Designation	Name	Qualification
5		Dr.K.M.Prabhuswamy	MD (General Medicine)
		Dr.V.Sandhya	MD (General Medicine)
		Dr.R.Praise	MD (General Medicine)
		Dr.M.Raju	MD (General Medicine)
	Senior Residents	Dr.A.Pradeep Karthikeyan	MD (General Medicine)
		Dr.D.Anandadurai	MD (General Medicine)
		Dr.S.Jansi Banu	MD (General Medicine)
	Professor	Dr.G.Mathevan	MBBS.,
		Dr.S.Nataraja Rathinam	MD(Paediatrics), D.CH(Paediatrics)
		Dr.R.V.Jeya Balaji	MD(Paediatrics), D.CH(Paediatrics), DNB(Paediatrics),
		Dr.J.Sundara Pandian	MD (Paediatrics)
	Associate Prof	Dr.M.Saravanan	MD(Paediatrics), D.CH(Paediatrics)
	Asst Prof	Dr.J.Jenish Rajma Arun	MD (Paediatrics)
		Dr.T.Karthik Raj	MD (Paediatrics)
		Dr.U.Sridhurga	MD (Paediatrics)
		Dr.S.Shunmuga Arumugasamy	MD (Paediatrics)
		Dr.S.Dhivya	D.CH(Paediatrics), DNB(Paediatrics),
	Senior Residents	Dr.P.Nirosha	MD (Paediatrics)
		Dr.S.Revathy	MD (Paediatrics)
		Dr.J.Mohamed Azarudeen	D.CH(Paediatrics)
	Professor	Dr.C.Ramesh	MD (Paediatrics)
	Asst Prof	Dr.P.Prem Ananth	MD (Respiratory Medicine) ,
		Dr.S.Harikrishnan	MBBS.,DTCD.,DNB(TB&Resp.Dis/ Pulm.Med), FCCP
	Senior Residents	Dr.Faridh Raja Mohamed	MD (Respiratory Medicine) ,
		Dr.N.Nagarajan	MD (Respiratory Medicine) ,
	Professor	Dr.A.S.Krishnam	MBBS.,
	Asst Prof	Dr.R.Gnanasekaran	MD (Dermatology), DDVL.,
			MD (Dermatology)
6			

VELAMMAL MEDICAL COLLEGE HOSPITAL & RESEARCH INSTITUTE, MADURAI



	Department	Designation	Name	Qualification
7	Dermatology		Dr.B.Nirmal	MD (Dermatology), DDVL., FRGUHS., (Dermatosurgery)
			Dr.K.Shannuga Priya	MD (Dermatology)
		Senior Residents	Dr.T.G.Narmada Devi	MD (Dermatology), DDVL.,
			Dr.R.Akila	MD (Dermatology)
			Dr.R.Sakunthala	MBBS., DDVL.,
8	Psychiatry	Professor	Dr.V.Ramanujam	MD (Psychiatry), DPM.,
		Asst Prof	Dr.S.B.Rena Rosalind	MD (Psychiatry), DPM.,
			Dr.A.Sugaparaneeetharan	MD (Psychiatry),
		Senior Resident	Dr.Jaiganesh	MD (Psychiatry),
		Professor	Dr.M.Gobinath	MS (General Surgery)
9	General surgery		Dr.R.Ganesan	MS (General Surgery)
			Dr.S.Selva Chidambaram	MS (General Surgery)
		Associate Prof	Dr.S.Babu	MS (General Surgery)
			Dr.C.Karpagavel	MS (General Surgery)
		Asst Prof	Dr.S.Venkatesh	MS (General Surgery), FIMS.,
			Dr.T.Ashok kumar	MS (General Surgery)
			Dr.P.Thangapprakasam	MS (General Surgery)
			Dr.K.Loka Vijayan	MS (General Surgery)
			Dr.M.J.Murali Kannan	MS (General Surgery)
			Dr.M.Vijay Ganesh	MS (General Surgery)
		Senior Residents	Dr.A.Karpagaraj	MS (General Surgery)
			Dr.V.Meenakshi Sundaram	MS (General Surgery)
			Dr.P.Bhavya Manosila	DNB (General Surgery)
			Dr.A.Mohanasundaram	MS (General Surgery)
			Dr.AR.Arun Sundara Rajan	MS (General Surgery)
			Dr.Malar Raj P	MS (General Surgery)
			Dr.C.Raj Prakash	MS (General Surgery)
		Professor	Dr.V.Raviraman	MS(Orthopaedics), D.Ortho.,
			Dr.V.Ramar	MS(Orthopaedics), D.Ortho.,
			Dr.S.Shannuganathan	MS(Orthopaedics), D.Ortho.,

VELAMMAL MEDICAL COLLEGE HOSPITAL & RESEARCH INSTITUTE, MADURAI



	Department	Designation	Name	Qualification
88	Orthopaedics	Associate Prof	Dr.M.Subbiah	MS (Orthopaedics), Fel.(Spine sur), MNAMS.,
89		Asst Prof	Dr.M.Mithran	D.Ortho., DNB (Ortho)
90			Dr.S.Muthukumar	MS (Orthopaedics), FNB., DNB.,
91			Dr.R.Vetri Nallathambi	MS (Orthopaedics), FNB., DNB.,
92			Dr.S.Manoh	MS (Orthopaedics), FNB., D.ortho.,
93			Dr.N.Kanniappan	MS (Orthopaedics), D.ortho.,
94			Dr.K.N.Subramanian	MS., FRCS
95			Dr.N.Jerry	MS (Orthopaedics), D.ortho.,
96		Senior Residents	Dr.R.Harisudhan	MS (Orthopaedics)
97			Dr.S.Lokesh Kumar	DNB (Ortho) .,
98			Dr.Obuli Vijay Shankar O	MS (Orthopaedics)
99			Dr.S.Arunkumar	MS (Orthopaedics)
100	ENT	Professor	Dr.P.Rajasekaran	MS (ENT), DLO(ENT)
101		Associate Prof	Dr.Geetha.Kishan Siddapur	MS (ENT),
102			Dr.S.Maheswaran	MS (ENT),
103		Senior Residents	Dr.M.S.P.S.Rajavel	MS (ENT), DLO(ENT)
104		Professor	Dr.S.Muthuramalingam	MS (Ophthalmology) ., Dip (Ophthalmology)
105	Ophthalmology		Dr.K.Ilango	DNB (Ophthalmology) ., Dip (Ophthalmology)
106		Senior Resident	Dr.S.Selvakadungo Vazhiyathan	Dip (Ophthalmology)
107		Professor	Dr.S.Rajarajeswari	MD (OBG), DGO
108	OB & G		Dr.Rathna Ramamurthi	MD (OBG),
109		Associate Prof	Dr.G.Kavitha	MS (OBG),
110			Dr.B.Renuka Devi	MD (OBG),
111		Asst Prof	Dr.D.Anitha	MD (OBG),
112			Dr.K.Sasikala	MD (OBG),
113			Dr.V.Jothi lakshmi	MD (OBG),

VELAMMAL MEDICAL COLLEGE HOSPITAL & RESEARCH INSTITUTE, MADURAI



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Department	Designation	Name	Qualification
		Dr.P.Devaki	MS (OBG), DNB
		Dr.K.J.Jeevitha	DGO., MNAMS.,
	Senior Residents	Dr.M.Swathika	MS (OBG),
		Dr.T.Kabila Rajee	DGO.,
		Dr.C.Sivagami Sundari	DGO.,
		Dr.B.Dasabharathy Yuvashree	MS (OBG), DNB
		Dr.S.Kalaranjani	MS (OBG),
	Professor	Dr.S.N.Krishnimoorthy	MD (Anaesthesia), DA (Anaesthesia), DNB (Anaesthesia)
		Dr.T.Nirmala Devi	MD (Anaesthesia), DA (Anaesthesia), DNB (Anaesthesia)
		Dr.T.Rajaram Manoharan	MD (Anaesthesia), DA (Anaesthesia),
		Dr.S.P.Meenakshi sundaram	MD (Anaesthesia), DA (Anaesthesia),
	Asst Prof	Dr.S.C.Ganesh Prabhu	MD (Anaesthesia), DA (Anaesthesia),
		Dr.E.Shanmugavalli	MD (Anaesthesia),
		Dr.A.R.Karthik	MD (Anaesthesia), DNB (Anaesthesia),
		Dr.T.Malarvizhi	DNB (Anaesthesia),
		Dr.P.Ramadevi	MD (Anaesthesia),
		Dr.V.Sethumadhava kumar	DA (Anaesthesiology), FRCA.,
		Dr.J.N.C.Hamilton	MD (Anaesthesia),
Anaesthesiology		Dr.R.Ramanarayanan	MD (Anaesthesia),
		Dr.S.Renganthan	MD (Anaesthesia), DA (Anaesthesia), DNB (Anaesthesia),
	Senior Residents	Dr.P.Prakash Karath	DA (Anaesthesiology),
		Dr.V.Paneer Selvam	DA (Anaesthesiology),
		Dr.R.Lavanya	DNB (Anaesthesia),
		Dr.S.Balaji	DA (Anaesthesiology),
		Dr.S.Sathia Narayanan	MD (Anaesthesiology), DNB (Anaesthesiology),
		Dr.R.Gayathri	DA (Anaesthesiology), DNB (Anaesthesiology),
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VELAMMAL MEDICAL COLLEGE HOSPITAL & RESEARCH INSTITUTE, MADURAI



6

Department	Designation	Name	Qualification
15 Radiology		Dr.K.Kala	MD(Anaesthesia),
		Dr.R.Arunshankar	MD(Anaesthesia),
	Professor	Dr.M.Krishna Kumar	MD (Radiology) , DMRD ,
	Associate Prof	Dr.M.Mariappan	MD (Radiology) ,
	Asst Prof	Dr.G.Rajalakshmi Preethi	MD (Radiology) ,
		Dr.R.Kumar	MD (Radiology) ,
		Dr.G.Saravanakumar	MD (Radiology) ,
		Dr.S.Yogaraj	MD (Radiology) ,
		Dr.(Major)L.Rupakumar	MD (Radiology) ,
	Senior Residents	Dr.M.Senthil Kumar	MD (Radiology) ,
16 Dentistry		Dr.H.Kalyana Prabhakaran	MD (Radiology) ,
		Dr.M.Amutha Bharathi	MD (Radiology) ,
		Dr.K.Kalirajan	MD (Radiology) ,
	Professor	Dr.R.Yoganandha	MDS (OMFS), MOMS RCPSG,(UK), MFDS RCPSG(UK),
	Associate Prof	Dr.M.Chenthil Aruun Mohan	MDS., (PROSTHO)
	Asst Prof	Dr.A.Shrimanikandan	MDS.,
		Dr.R.Ganesh Mithun	MDS.,
		Dr.C.Divagar	MDS.,
	MO	Dr.P.Sethuammal	MD (Microbiology)
	Asst Prof	Dr.S.Vijay Anand	MD(Anaesthesia),
18 ICU		Dr.V.Karunai Kathir	MBBS.,
		Dr.P.Santhosh Chakravarthi	MD (General Medicine)
		Dr.N.Munish	MD (Community Medicine)
	Registrar	Dr.M.Vaishnavi	DNB (Family Medicine)
	Senior Residents	Dr.A.Jeya Suriya	MD (General Medicine)
		Dr.K.K.Dinesh Kumar	MD(Anaesthesia),
	Emergency Physician	Dr.N.Uwaraja	M.D., (Emergency Medicine), FICM,
		Dr.Duvuru Amareswar Reddy	MD., (Accident & Emergency),
		Dr.S.Vijaya Banu	MBBS., MEM.,
19 Casualty			



	Department	Designation	Name	Qualification
169			Dr. Muhammed Jeffin	MBBS., MEM.,
170	Neurology	Consultant	Dr. P. Venkatesh	MD (Paediatrics), DM (Neurology),
171			Dr. T. S. Sivakumar	MD (Paediatrics), DM (Neurology),
172			Dr. R. Vignesh	MD (Paediatrics), DM (Neurology),
173			Dr. K. Karunakaran	MD (Paediatrics), DM (Neurology),
174			Dr. R. M. Sathish Kumar	MS (General Surgery), MRCSEd.,
175	Urology	Consultant	Dr. M. Vinodh Kumar	M.Ch (Urology),
176			Dr. M. Pragatheeswarane	MS (General Surgery), M.Ch (Urology),
177			Dr. G. Suresh	MS (General Surgery), DNB (Urology),
178		Consultant	Dr. N. Ashok kumar	MBBS., M.Ch (Neuro Surgery)
179			Dr. Maira Subison	MS., M.Ch (Neuro Surgery)
180	Neuro surgery		Dr. D. Shyam	MS., M.Ch (Neuro Surgery), FCVS (Japan)
181			Dr. J. Kevin Joseph	MS., M.Ch (Neuro Surgery)
182		Consultant	Dr. D. Sri Ramalu	MD (Paediatrics), DM (Nephrology),
183			Dr. Vikram Sagar TV	MD (Paediatrics), DM (Nephrology),
184			Dr. R. Saravanan	MD (Paediatrics), DNB (Nephrology),
185	Medical Gastroenterology		Dr. M. Navinath	MD (Paediatrics), DM (Nephrology),
186		Consultant	Dr. A. C. Arun	MD (General Medicine), DM (Gastro),
187			Dr. N. Sudhan	MD (General Medicine), DM (Gastro),
188			Dr. Shifa Babu	MD (General Medicine), DM (Hepatology),
189			Dr. N. M. Aliem	MD (General Medicine), DM (Gastro),
190	Surgical Gastroenterology	Consultant	Dr. A. G. Alwar Ramanujam	MS (General Surgery), DNB (Surgical Gastroenterology)
191			Dr. J. Madhusudhanan	MS (General Surgery), M.Ch (Surgical Gastroenterology), Fellow Liver Transplantation (Apollo, New Delhi),
192			Dr. J. Jeya Sudhakar	MS (General Surgery), DNB (Surgical Gastroenterology)
193				

VELAMMAL MEDICAL COLLEGE HOSPITAL & RESEARCH INSTITUTE, MADURAI

	Department	Designation	Name	Qualification
193		Asst.Prof	Dr.D.Alwin Gunaraj	MS (General Surgery), DNB(Surgical Gastroenterology),
194			Dr.M.Arun Kumar	MBBS, MS, DNB(G.I. Surg),
195			Dr.P.Suresh Kumar	MS (General Surgery), M.Ch (Surgical Gastroenterology), Fellow Liver Transplantation (Apollo, New Delhi),
26	Surgical Oncology	Consultant	Dr.K.Shivakumar	MS., (Gen. Surgery) M.Ch., (Surg. Onco),
197			Dr.C.Deepak	MS., Mch., (Surgical Oncology)
27	Medical Oncology	Consultant	Dr.R.Rajkumar	M.D(General Medicine), M.Ch (Medical Oncology),
28	Radiology Oncology	Consultant	Dr.J.Sugashwaran	MD (Radiotherapy)
29		Consultant	Dr.N.Subramanian	MD (General Medicine),FRCS, MRCP CCT,
30	Paediatric surgery	Consultant	Dr.G.Ganesh Prabu	MS (General Surgery), M.Ch(Pediatric Surgery),
202	Cardiology	Director	Dr.A.Madhavan	MNAMS, DNB, (Med), DNB(Cardio), FRCP(London), FRCP (Glasgow), FACC., FCSI., FSCAI, FESC., - Director
203		Consultant	Dr.P.Shunmuga Sundaram	MD (General Medicine), DM., (Cardio) , PDF(EP), CEPS(IBHRE USA),
204			Dr.M.Selva Ganesh	MD (General Medicine), DM., (Cardio) ,
205			Dr.R.Vadivelu	MD (General Medicine), DM., (Cardio) ,
206			Dr.S.Mahesh Kumar	MD (Paediatrics), DM., (Cardio), PDF.,
207			Dr.S.Prasanna	MD (General Medicine), DM., (Cardio) ,
208			Dr.Vijesh Anand.L.A	MD (General Medicine), PG Dip (Cardio), Fellow(Echo),
209	Cardio-thoracic Surgery	Consultant	Dr.L.Mohana Krishnan	M.S (General Surgery), M.Ch (Cardiothoracic & Vascular Surgery),
210			Dr.K.Vijayakumar	M.S (General Surgery), M.Ch (Cardiothoracic & Vascular Surgery),
211			Dr.N.Job	MS (General Surgery), DNB, M.Ch (Cardio thoracic Surgery),

VELAMMAL MEDICAL COLLEGE HOSPITAL & RESEARCH INSTITUTE, MADURAI



	Department	Designation	Name	Qualification
212			Dr.M.Sathiya Selvam	MS (General Surgery), M.Ch (Cardio thoracic Surgery),
			Dr.Ramprassath.M.S	DNB (General Surgery), FAIS, FAGE., DNB(CTVS), M.Ch., (CTVS - VMC Vellore)
214	Neuro Anaesthesia	Consultant	Dr.R.Muthukumar	MD (Anaesthesia),
			Dr.S.Jaya Chandran	MD (Anaesthesia),
216	Vascular Surgery	Consultant	Dr.V.Rajagopalan	MS (General Surgery), M.Ch(Vascular Surgery),
217	Plastic Surgery	Consultant	Dr.R.M.Raja Muthiah	MS., M.Ch.,
			Dr.Mohan Chand Edwards	MS., M.Ch.,DNB.,
219			Dr.M.Senthil Kumar	MS., M.Ch.,
220		Consultant	Dr.P.Selvakumar	MD (Anaesthesia), PDCC., D. Diab.,
221	Cardiothoracic Anaesthesia		Dr.S.Ramkumar	MD (Anaesthesia), FNB., FIACCTA (Cardiac Anaesthesia),
			Dr.S.Suresh Kumar	MD (Anaesthesia), EDIC.,
			Dr.G.Sasikumar	MD (Anaesthesia),
			Dr.M.Navin Thariq	DA (Anaesthesia), FIAE., FCA., DNB., PG.Dip.,
225		Asst Prof	Dr.K.Bharath	MD (Anaesthesia), EDIC.,
226		Senior Resident	Dr.R.John Santha Vinathan	DNB (Anaesthesia),
227	Speciality		Dr.B.Kiruthikaa	DA (Anaesthesia),
228			Dr.V.Poornima	DNB (Anaesthesia),
229			Dr.P.Suresh	DA (Anaesthesia),
230			Dr.Dilip Vijay	MD (Anaesthesia),

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for THE NEW INDIA ASSURANCE CO. LTD.
Duly Constituted Attorney.



POLICY SCHEDULE FOR PROFESSIONAL INDEMNITY INSURANCE (Medical Establishment)

Insured's Name	: VELAMMAL MEDICAL COLLEGE AND HOSPITAL		
Insured's Details		Issuing Office Details	
Customer ID	: PO60374719	Office Code	: VIRUDHUNAGAR D.O. (730400)
Address	: RESEARCH INSTITUTE AND SPECIALITY HOSPITAL, VELAMMAL VILLAGE, MADURAI-TUTICORIN RING ROAD, ANNUPPANADI, MADURAI 625009, MADURAI, TAMIL NADU, 625009	Address	: 105/1, 1ST FLOOR, MADURAI ROAD, VIRUDHUNAGAR 626001
Phone No	: 9790671787	Phone No	: 04562244600 / 04562266700
E-mail/Fax	: nithya_afc@velammalmedicalcollege.edu.in	E-mail/Fax	: nia.730400@newindia.co.in /
PAN No	: AAATV6606K	S.Tax Regn. No	: AAACN4165CST178
GSTIN/UIN	: 33AAATV6606K1ZC / NA	GSTIN	: 33AAACN4165C4ZV
		SAC	: 997139 (Other non-life insurance services excl RI)

Policy Details			
Policy Number	: 73040036200200000001	Business Source Code	
Period of Insurance	: From: 08/06/2020 12:00:01 AM To: 07/06/2021 11:59:59 PM	Dev.Off. level/Broker/Web Aggregator	: WELLTECH INSURANCE BROKERS PRIVATE LIMITED - (BR00000247) WELLTECH INSURANCE BROKERS 713600 (SI00108146)
Date of Proposal	: 08-Jun-20	Agent/Bancassurance/Specified Person	
Prev. Policy no.	: 73040036190200000001	Phone No	: 9444031578 / NA
Client Type	: Corporate	E-mail/Fax	: gaplrans@yahoo.co.in, / / /

Premium(₹)	GST(₹)	Total (₹)	Total:(₹ in words)	Receipt No. & Date
175000	31500	206500	RUPEES TWO LAC SIX THOUSAND FIVE HUNDRED ONLY	7304008120000000269 5 - 15/06/20

Details of risk covered under current year pol:

Retroactive Date	Jurisdiction	Territory	AOA	AOA:AOY	AOY	Deductible Type (Amount/Percentage/Amount & Percentage)	India	Deductibles	Worldwide excluding USA & Canada	Worldwide including USA & Canada
08/06/2020	India	India	12000000	1:1	12000000	Amount	10000000	0	0	0

Retroactive Dates

Retroactive Date Details	Date	Jurisdiction	Territory	AOA	AOA:AOY	AOY	Deductible Type (Amount/Percentage/Amount & Percentage)	India	Deductibles	Worldwide excluding USA & Canada	Worldwide including USA & Canada
RETROACTIVE DATE 1	08/06/2020	India	India	12000000	1:1	12000000	Amount	10000000	0	0	0

Description of Business	Address of Business Premises	Compulsory Excess	Voluntary Excess
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Signature valid
Digitally signed by
New India Assurance Co. Ltd.
Date: 2020.06.15
10:46:48 IST

Policy No. : 73040036200200000001 Document generated by 39169 at 15/06/2020 10:46:48 Hours.

Regd. & Head Office: New India Assurance Bldg., 87 M.G. Road, Fort, Mumbai - 400 001. TOLL FREE No. 1 800 209 1415.





MEDICAL COLLEGE HOSPITAL AND RESEARCH INSTITUTE * SPECIALITY HOSPITAL 230 DOCTORS AND 1 NON-CLINICAL DOCTOR TOTAL 231 DOCTORS AS PER SCHEDULE ATTACHED	VELAMMAL VILLAGE, MADURAI TUTICORIN RING ROAD, ANNUPANADI, AMDURAI 625009	1000	0
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Details of Business	Address of Business Premises	No of Qualified Person	No of Administrative Staff	Compulsory Excess	Voluntary Excess
MEDICAL COLLEGE HOSPITAL AND RESEARCH INSTITUTE * SPECIALITY HOSPITAL 230 DOCTORS AND 1 NON-CLINICAL DOCTOR TOTAL 231 DOCTORS AS PER SCHEDULE ATTACHED	VELAMMAL VILLAGE, MADURAI TUTICORIN RING ROAD, ANNUPANADI, AMDURAI 625009	0	0	1000	0

Total Annual Fees/Wages Payable	Compulsory Excess	Details of Business	Address of Business Premises	Voluntary Excess
0	1000	MEDICAL COLLEGE HOSPITAL AND RESEARCH INSTITUTE * SPECIALITY HOSPITAL 230 DOCTORS AND 1 NON-CLINICAL DOCTOR TOTAL 231 DOCTORS AS PER SCHEDULE ATTACHED	VELAMMAL VILLAGE, MADURAI TUTICORIN RING ROAD, ANNUPANADI, AMDURAI 625009	0

Category of Establishment	Unqualified Staff Covered	No of Members	Compulsory Excess	Voluntary Excess
Hospital	No	NA	1000	0

Sl.No.	Type of Service
1	Other Practitioner

Details of Business	Address of Business Premises	Professional Category	Excess	Voluntary Excess
MEDICAL COLLEGE HOSPITAL AND RESEARCH INSTITUTE * SPECIALITY HOSPITAL 230 DOCTORS AND 1 NON-CLINICAL DOCTOR TOTAL 231 DOCTORS AS PER SCHEDULE ATTACHED	VELAMMAL VILLAGE, MADURAI TUTICORIN RING ROAD, ANNUPANADI, AMDURAI 625009	NA	0	0

Extensions under the Policy		Deductibles of the Extension
Name of the Extension	Sub limit of the Extension	
Amount & Percentage of Deductible Type/for Extension		Value
Amount & (%) of Deductible Type2		0.5% OF CLAIM SUBJECT TO MIN RS.1000 MAXIRS.100000

Special Conditions	TOTAL DOCTORS COVERED 231. ALL TYPE OF CLINICAL/SURGERY DOCTORS 230 AND NON CLINICAL DOCTOR 1. SUBJECT TO PROFESSIONAL (DOCTORS) INDEMNITY POLICY CLAUSE. FLOATER SUM INSURED AMONG 231 NAMED DOCTORS WORKING IN THE VELAMMAL MEDICAL COLLEGE HOSPITAL AND RESEARCH INSTITUTE AND SPECIALTY HOSPITAL
Special Exclusions	NA

This Policy shall be subject to PROFESSIONAL INDEMNITY INSURANCE policy clauses attached herewith

Premium and GST Details

[Handwritten Signature]
730400





SCHUBERT



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(Public Entity)					
Qualification	Registration Year	Registration No.	Profession	Line Of Specialization	Address Of Clinic/Business Premises
MD	2011		Doctor /Specialist and Consulting physician and Surgeon	Family Medicine	AS ABOVE REITIFIED

Under-Writer Remarks: TOTAL NUMBER OF DOCTORS TO BE COVERED IS 171. AUM: AON 111-465 15 CRORES 0.5% OF CLAIM AMOUNT
SUBJECT TO A MINIMUM OF INR 25,000/- AND MAXIMUM OF INR 1,00,000/-

Customer: GSE / JEN Hrv	JIAACVH00611F	Office GSE No.:	33AIAACVH00611FQ
SAC Code:	0071.0	Invoice No. & Date:	272710231059 & 14/06/2022

Amount Money Limiting Clause: In the event of a claim under the policy exceeding \$1,000,000, the claimant will be required to pay the excess of the claim over the \$1,000,000 limit. The \$1,000,000 limit is available in all our operating offices as well as in the company's web site.

IF YOU JOIN THE FIGHT AGAINST CONSUMPTION, PLEASE TAKE THE PLEDGE AT <http://bit.ly/pledge-conc.org>. In.

State of Missouri and Department of Health
 (A written record of the undersigned being duly authorized has heretofore set forth and as to 3 MADRID
 signed on the 14th day of June, 1922)

© 2000 National Health Care Consultants, Inc. 110

Authorised Signatory,
Manufactured by - AMARILLO (DO UNDERWRITER), Approved by -
MOTOR VEHICLE UNDERWRITER



UNITED INDIA INSURANCE CO.
DIVISIONAL OFFICE 511,
DOOR No: 73,
SANCTA MARIA, 1 FLOOR,
CHOCKALINGAM NAGAR,
BY-PASS ROAD,
MADRAS - 10.



This schedule is forming professional indemnity policy No: 090400272P102350609

Name of the insured: M/S VELAMMAL MEDICAL COLLEGE AND HOSPITAL

Research institute and speciality hospital velammal village
madurai-tuticorin ring road annupannadi madurai-6250009

Period of insurance: 12/06/2022 to 11/06/2023

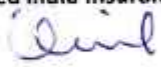
The following list of employees covered under this policy.

Clinical & Nonclinical Doctors list as on 31.5.22						
S.No	ID	Joining Date	Name	Department	Category	Designation
1	VC1395	11/17/2021	Dr. Sankaranarayanan Pandian	Medical Services	Cardiothoracic Surgery	Senior Consultant
2	VC1394	11/8/2021	Dr. K. Ram Kirubakar Thanga	Medical Services	Emergency	Senior Resident
3	VC1396	11/15/2021	Dr. REMY JOE STEPHY.H	Medical Services	Ophthalmology	Senior Resident
4	VC1397	11/16/2021	Dr. B. Nirmal Kumar	Medical Services	Paediatrics	Senior Resident
5	VC1398	11/19/2021	Dr. N. Insol Visagan	Medical Services	Intensive Care Unit	Consultant
6	VC1400	11/24/2021	Dr. T. Sai Tejaswi	Medical Services	Obstetrics & Gynaecology	Senior Resident
7	VC003	6/1/2012	DR. R. V. JEYA BALAJI	Medical Services	Paediatrics	Senior Consultant
8	VC005	6/1/2012	DR. R. MOHAN PRAKASH	Medical Services	Dentistry	Tutor
9	VC007	6/1/2012	DR. V. RAVI RAMAN	Medical Services	Orthopaedics	HOD and Professor
10	VC010	6/11/2012	DR. T. NIRMALA DEVI	Medical Services	Anesthesiology	Professor
11	VC012	6/11/2012	DR. G. KAVITHA	Medical Services	Obstetrics & Gynaecology	Senior Consultant
12	VC016	6/14/2012	DR. R. RAMESH	Medical Services	General Medicine	Senior Consultant
13	VC027	7/2/2012	DR. M. SUBBIAH	Medical Services	Orthopaedics	Senior Consultant
14	VC029	7/9/2012	DR. M. MARIAPPAN	Medical Services	Radiology	HOD and Professor
15	VC033	7/18/2012	DR. S. JANSIBANU	Medical Services	General Medicine	Senior Resident
16	VC065	12/1/2012	DR. N. ASHOK KUMAR	Medical Services	Neurosurgery	Consultant
17	VC1002	8/3/2018	DR. POOKAMALA	Medical Services	ENT	Assistant Professor
18	VC1004	8/6/2018	DR. TIRUNAVUKKARASU	Medical Services	Admin Office	Dean
19	VC1032	10/8/2018	DR. SENTHIL KUMAR	Medical Services	Neurosurgery	Junior Consultant
20	VC1040	10/31/2018	DR. B. MANIKANDAN	Medical Services	Anesthesiology	HOD - Associate Consultant
21	VC1043	11/21/2018	DR. SAI SAILOLI	Medical Services	Intensive Care Unit	Senior Resident
22	VC1047	12/14/2018	DR. P. MAGESWARI	Medical Services	Anesthesiology	Professor
23	VC1090	3/4/2019	DR. S. P. MANIKANDAN	Medical Services	Anesthesiology	Junior Consultant
24	VC1092	3/18/2019	DR. S. MAHESH KUMAR	Medical Services	Cardiology	Senior Consultant
25	VC1096	4/1/2019	DR. DHAMOTHARAN	Medical Services	Admin Office	Medical Superintendent
26	VC1102	4/10/2019	DR. GANESAN G. RAM	Medical Services	Orthopaedics	Professor
27	VC1119	5/13/2019	DR. VIJAYA RAJA	Medical Services	Orthopaedics	Assistant Professor
28	VC1136	6/6/2019	DR. MANOHAR VELURY	Medical Services	Plastic Surgery	Consultant
29	VC1142	7/1/2019	DR. AGALYA ANGELINA	Medical Services	Obstetrics & Gynaecology	Assistant Professor
30	VC1162	8/1/2019	DR. K. S. CHITRA	Medical Services	Obstetrics & Gynaecology	HOD and Professor
31	VC1177	9/9/2019	DR. M. SENTHIL	Medical Services	Surgical Gastroenterology	Senior Consultant
32	VC1193	10/28/2019	DR. ARUN GURU	Medical Services	General Surgery	Senior Resident
33	VC1199	11/15/2019	DR. MOHAMED AZARUDEEN	Medical Services	Paediatrics	Assistant Professor
34	VC1201	11/15/2019	DR. VARUN RAMAMURTHY	Medical Services	Intensive Care Unit	Consultant
35	VC1214	12/18/2019	DR. R. G. BALAMBIKA	Medical Services	Medical Oncology	Consultant
36	VC1216	1/2/2020	MADHU SUDHANAN V	Medical Services	Dermatology	Assistant Professor
37	VC1218	1/8/2020	DR. R. CHITRA DEVI	Medical Services	Anesthesiology	Assistant Professor
38	VC1230	1/20/2020	DR. R. RAMA KRISHNAN	Medical Services	Urology	Registrar
39	VC1243	3/9/2020	DR. KISHORE KUMAR. KASTURI	Medical Services	Anesthesiology	Consultant
40	VC1244	3/20/2020	DR. P. NIROSHA	Medical Services	Paediatrics	Assistant Professor
41	VC1254	5/27/2020	THABISH SYEJI	Medical Services	Cardiology	Registrar
42	VC1259	8/1/2020	KRISHNAKUMAR. M.J	Medical Services	Orthopaedics	Senior Resident
43	VC1261	8/21/2020	DR. V. VEERAMANIKANDA KATHI	Medical Services	Paediatrics	Senior Resident
44	VC1262	8/26/2020	DR. S. JEYAKUMAR	Medical Services	Vascular Surgery	Consultant
45	VC1268	9/21/2020	DR. S. ILAVENDIRAN	Medical Services	Dermatology	Senior Resident
46	VC1273	10/5/2020	DR. M. MANOJPRABHAKAR	Medical Services	General Medicine	Assistant Professor
47	VC1277	10/14/2020	DR. G. RAJALAKSHMI PREETHI	Medical Services	Radiology	Professor
48	VC1279	11/16/2020	DR. S. DHEEPAN KUMAR	Medical Services	Orthopaedics	Assistant Professor
49	VC1293	12/10/2020	S. HARINI	Medical Services	Obstetrics & Gynaecology	Assistant Professor
50	VC1296	12/16/2020	DR. RUVV PRASAD	Medical Services	Neurosurgery	Senior Resident
51	VC130	6/21/2013	DR. E. JOZHI	Medical Services	General Medicine	Medical Officer
52	VC1306	1/8/2021	DR. A. PRAVALLIKA	Medical Services	Anesthesiology	Senior Resident

53	VC1307	1/15/2021	DR.HARISH R KAMATH	Medical Services	Neurology	Senior Resident
54	VC1311	1/27/2021	DR.SINDUJA PAUL	Medical Services	Radiology	Senior Resident
55	VC132	6/1/2013	DR.A.SANGEETHA	Medical Services	General Medicine	Senior Consultant
56	VC1343	3/18/2021	DR.MONISHA BASHEER	Medical Services	Anesthesiology	Senior Resident
57	VC1346	4/1/2021	DR.N.NAVIN KUMAR	Medical Services	Emergency	Emergency Physician
58	VC1348	4/9/2021	DR.S.SUJITHA	Medical Services	General Surgery	Senior Resident
59	VC1352	5/10/2021	DR.BALAJI DHANDAPANI	Medical Services	Cardiothoracic Surgery	Junior Consultant
60	VC1359	7/1/2021	R.SURESH	Medical Services	Surgical Gastroenterology	Consultant
61	VC1360	7/1/2021	M.RANJITHKUMAR	Medical Services	General Surgery	Senior Resident
62	VC1369	8/2/2021	DR.DILIP VIJAY	Medical Services	Anesthesiology	Assistant Professor
63	VC1372	9/1/2021	Dr.D.Amareswar Reddy	Medical Services	Emergency	HOD and Professor
64	VC1373	9/1/2021	Chandran Srinivasan Renga	Medical Services	Transfusion Medicine	Senior Resident
65	VC1375	9/3/2021	Nivedita Sudheer	Medical Services	Psychiatry	Senior Resident
66	VC1377	9/6/2021	Dr.R.Senthil Murugan	Medical Services	Cardiology	Senior Resident
67	VC1379	9/20/2021	Dr.R.Vishnuraja	Medical Services	Urology	Registrar
68	VC1382	9/28/2021	Dr.Mariappan Junior	Medical Services	Intensive Care Unit	Senior Resident
69	VC160	9/2/2013	DR.G.GANESH PRABHU	Medical Services	Paediatric Surgery	Senior Consultant
70	VC183	11/5/2013	DR.R.KUMARAN	Medical Services	Radiology	Associate Professor
71	VC184	11/4/2013	DR.D.SRIRAMULU	Medical Services	Nephrology	Consultant
72	VC189	1/1/2014	DR.V.RAMANUJAM	Medical Services	Psychiatry	HOD and Professor
73	VC223	3/31/2014	DR.K.M.PRABHUSWAMY	Medical Services	General Medicine	Senior Consultant
74	VC224	4/1/2014	DR.P.RAJASEKARAN	Medical Services	ENT	HOD and Professor
75	VC227	4/15/2014	DR.N.NAGARAJAN	Medical Services	Respiratory Medicine	Senior Resident
76	VC248	6/10/2014	DR.P.SHANMUGASUNDARAM	Medical Services	Cardiology	Senior Consultant
77	VC285	10/1/2014	DR.A.S.KRISHNARAM	Medical Services	Dermatology	HOD and Professor
78	VC286	10/1/2014	DR.S.YOGARAJ	Medical Services	Radiology	Associate Professor
79	VC323	1/22/2015	DR.S.MAHESWARAN	Medical Services	ENT	Associate Professor
80	VC325	2/2/2015	DR.V.RAJA GOPALAN	Medical Services	Vascular Surgery	Senior Consultant
81	VC327	2/2/2015	DR.J.JENISH RAJMA	Medical Services	Paediatrics	Associate Professor
82	VC341	3/14/2015	DR.P.RAMA DEVI	Medical Services	Anesthesiology	Associate Professor
83	VC344	4/1/2015	DR.D.ALWIN GUNARAJ	Medical Services	Surgical Gastroenterology	Senior Consultant
84	VC362	5/9/2015	DR.M.ARUN KUMAR	Medical Services	Surgical Gastroenterology	Assistant Professor
85	VC378	6/19/2017	DR.R.RAMANARAYANAN	Medical Services	Surgical Gastroenterology	Assistant Professor
86	VC381	6/3/2015	DR.P.THANGAPPRAKASAM	Medical Services	General Surgery	Assistant Professor
87	VC386	6/10/2015	DR.R.JOHN SANTHA VINOTHAN	Medical Services	Anesthesiology	Senior Resident
88	VC387	6/12/2015	DR.B.KIRUTHIKA	Medical Services	Anesthesiology	Senior Resident
89	VC394	6/26/2015	DR.D.ANITHA	Medical Services	Obstetrics & Gynaecology	Associate Professor
90	VC396	6/22/2015	DR.S.SHANMUGANATHAN	Medical Services	Orthopaedics	Professor
91	VC418	8/1/2015	DR.T.KARTHIK RAJ	Medical Services	Paediatrics	Associate Professor
92	VC419	8/3/2015	DR.S.R.HARI SUDHAN	Medical Services	Orthopaedics	Assistant Professor
93	VC421	8/3/2015	DR.V.POORNIMA	Medical Services	Anesthesiology	Senior Resident
94	VC423	8/3/2015	DR.G.MATHEVAN	Medical Services	Paediatrics	HOD and Professor
95	VC425	8/10/2015	DR.P.PREM ANANTH	Medical Services	Respiratory Medicine	Senior Consultant
96	VC428	8/17/2015	DR.M.SELVA GANESH	Medical Services	Cardiology	Senior Consultant
97	VC450	4/1/2015	DR.P.SELVA KUMAR	Medical Services	Anesthesiology	Director
98	VC481	1/4/2016	DR.VADIVELU R	Medical Services	Cardiology	Senior Consultant
99	VC496	7/1/2016	DR.NATARAJA RATHINAM S	Medical Services	Paediatrics	Professor
100	VC518	3/1/2016	DR.S.LOKESHKUMAR	Medical Services	Orthopaedics	Assistant Professor
101	VC531	4/1/2016	DR.P.ANURATHA	Medical Services	MHC	Medical Officer
102	VC567	6/13/2016	DR.RENGANATHAN	Medical Services	Anesthesiology	Assistant Professor
103	VC580	7/2/2016	DR.S.SELVACHIDAMBARAM	Medical Services	General Surgery	Professor
104	VC620	7/4/2016	DR.KN.SUBRAMANIAN	Medical Services	Orthopaedics	Senior Consultant
105	VC719	4/10/2017	DR.M.S.P.S.RAJAVEL	Medical Services	ENT	Senior Consultant
106	VC746	5/29/2017	DR.U.SRIDHURGA	Medical Services	Paediatrics	Assistant Professor
107	VC753	6/7/2017	DR.L.RUPA KUMAR	Medical Services	Radiology	Assistant Professor
108	VC767	7/1/2017	DR.S.C.GANESH PRABU	Medical Services	Anesthesiology	HOD and Professor
109	VC771	7/3/2017	DR.C.DEEPAK	Medical Services	Surgical Oncology	Consultant
110	VC787	7/27/2017	DR.C.DIVAGAR	Medical Services	Dentistry	Assistant Professor
111	VC872	12/14/2017	R.ARIJN SHANKAR	Medical Services	Anesthesiology	Assistant Professor
112	VC894	1/29/2018	G.SASIKUMAR	Medical Services	Anesthesiology	Consultant
113	VC909	2/6/2018	M.S.RAMPASSATH	Medical Services	Cardiothoracic Surgery	Consultant
114	VC927	3/9/2018	DR.A.ANANDADURAI	Medical Services	General Medicine	Assistant Professor
115	VC932	3/21/2018	DR.C.KARPAGAVEL	Medical Services	General Surgery	Senior Consultant
116	VC940	5/25/2018	DR.GANESH KUMAR	Medical Services	Neurosurgery	Senior Consultant

117	VC955	6/6/2018	DR KAVITHA	Medical Services	Neurology	Senior Consultant
118	VC965	6/15/2018	DR P. KARTHICK	Medical Services	Cardiothoracic Surgery	Junior Consultant
119	VC970	6/29/2018	DR SUGANYA	Medical Services	Surgical Endocrinology	Senior Consultant
120	VC987	7/16/2018	DR R VIJAY PRADAP	Medical Services	ENT	Senior Resident
121	VM108	7/10/2017	DR. MUNISH N	Medical Services	Intensive Care Unit	Assistant Professor
122	VM010	7/2/2012	DR.T. RAJENDRAN	Medical Services	Microbiology	HOD and Professor
123	VM012	7/2/2012	DR. K. YEGUMUTHU	Medical Services	Pathology	HOD and Professor
124	VM015	7/18/2012	DR. K. SUGANTHY	Medical Services	Biochemistry	Professor
125	VM023	12/1/2012	DR. P.K.MOHANTY	Medical Services	Biochemistry	HOD and Professor
126	VM097	11/25/2016	DR.HARIHARAN A	Medical Services	Biochemistry	Assistant Professor
127	VM121	2/7/2018	DR. R. LAVANYA	Medical Services	Pathology	Professor
128	VM122	6/1/2018	DR. VEENALAKSHMI P	Medical Services	Reproductive Medicine	Junior Consultant
129	VM132	5/20/2019	DR. VIJAYA BASKAR MITHUN	Medical Services	Pathology	Assistant Professor
130	VM138	9/16/2020	DR. S. G. SATHIYA DEVI	Medical Services	Pathology	Assistant Professor
131	VM141	12/21/2020	DR. JAGAN C	Medical Services	Pathology	Associate Professor
132	VM145	9/1/2021	A.S.Sathesini Priya	Medical Services	Microbiology	Assistant Professor
133	VM146	9/1/2021	R.Monica	Medical Services	Microbiology	Senior Resident
134	VM147	10/7/2021	Dr.A.Priyanka	Medical services	Pathology	Senior Resident
135	VC017	6/19/2012	DR.M.VIRGIN JOENA	Medical Services	General Medicine	HOD and Professor
136	VC025	7/2/2012	DR.R.YOGANANDHA	Medical Services	Dentistry	HOD and Professor
137	VC1020	9/12/2018	DR RAJAKEERTHANA	Medical Services	Obstetrics & Gynaecology	Assistant Professor
138	VC1046	12/14/2018	DR JEYAGANESH	Medical Services	General Surgery	Assistant Professor
139	VC1072	2/1/2019	DR VIDHYA	Medical Services	Psychiatry	Assistant Professor
140	VC1215	12/21/2019	DR.V.OM KUMAR	Medical Services	General Surgery	Assistant Professor
141	VC1337	3/8/2021	DR.K.PRITHIVIRAJ	Medical Services	Intensive Care Unit	Registrar
142	VC258	7/30/2014	DR.S.VENKATESH	Medical Services	General Surgery	Senior Consultant
143	VC469	12/14/2015	DR.SHRIMANIKANDAN	Medical Services	Dentistry	Associate Professor
144	VM046	3/4/2014	DR. G. VITHIYA	Medical Services	Microbiology	Associate Professor
145	VM104	6/10/2017	DR.MAMATHA T SHENOY	Medical Services	Biochemistry	Associate Professor
146	VC642	11/11/2016	DR.K.ILANGO	Medical Services	Ophthalmology	HOD and Professor
147	VC1347	4/5/2021	DR.DIVYA MARY ELIAS	Medical Services	Respiratory Medicine	Senior Resident
148	VC560	5/28/2016	DR.B.MOULI SANKAR	Medical Services	Intensive Care Unit	Resident
149	VC1315	2/1/2021	DR.V.JANARTHANAN	Medical Services	Orthopaedics	Senior Resident
150	VC1367	8/2/2021	K.NAGALAKSHMI	Medical Services	General Medicine	Senior Resident
151	VC1281	11/23/2020	DR.P.NIRANJAN PRABHAKAR	Medical Services	Respiratory Medicine	Assistant Professor
152	VC625	10/1/2016	DR.PRAISIE R	Medical Services	General Medicine	Assistant Professor
153	VC158	8/26/2013	DR.RENA ROSALIND	Medical Services	Psychiatry	Associate Professor
154	VC626	10/5/2016	DR.RAMESH	Medical Services	Respiratory Medicine	HOD and Professor
155	VC441	10/14/2015	DR.S.MUTHUKUMAR	Medical Services	Orthopaedics	Assistant Professor
156	VC1405	12/20/2021	C.Suchithra	Medical Services	Dermatology	Senior Resident
157	VC300	11/1/2014	DR.S.P.MEENAKSHI SUNDARAM	Medical Services	Anesthesiology	Professor
158	VC254	7/15/2014	DR.C.AZAD GOWRI	Medical Services	General Medicine	Medical Officer
159	VM140	12/7/2020	DR. VIVEKA M	Medical Services	Biochemistry	Senior Resident
160	VC1410	1/12/2022	M.Amutha Bharathi	Medical Services	Radiology	Junior Consultant / Assistant
161	VC589	8/3/2016	Dr.R.Lavanya	Medical Services	Anesthesiology	Assistant Professor
162	VC1411	2/7/2022	R.Shanmuga Priya	Medical Services	Obstetrics & Gynaecology	Senior Resident
163	VC1415	3/5/2022	Dr.E.Vibuja	Medical Services	Intensive Care Unit	Senior Resident
164	VC1416	3/14/2022	Dr.Anwar.K	Medical Services	Radiology	Senior Resident
165	VM150	3/1/2022	Dr.Asothai Raju	Medical Services	Biochemistry	Assistant Professor
166	VC1419	4/1/2022	M.S.Rubini	Medical Services	Paediatrics	Senior Resident
167	VC1423	5/2/2022	Deepak James	Medical Services	Medical Gastroenterology	Consultant
168	VC1424	5/2/2022	R.Ashok	Medical Services	Nephrology	Consultant
169	VC1425	5/2/2022	E.Prabha	Medical Services	Anesthesiology	Consultant
170	VC1427	5/6/2022	J.Caroline	Medical Services	Ophthalmology	Senior Resident
171	VC1428	5/16/2022	G.Karpagam	Medical Services	Intensive Care Unit	Senior Resident

For United India Insurance Co. LTD


 Authorised signatory



UNITED INDIA INSURANCE COMPANY LIMITED

RECEIPT

Issuing Office code/Address :	090400 / DO 3 MADURAI DOOR NO 73, SANTA MARIA COMPLEX, 1ST FLOORBY PASS ROAD625016	Receipt Number :	10109040022102635066
		Collection Date :	14/06/2022

Received with thanks from VELAMMAL MEDICAL COLLEGE AND HOSPITAL (Customer ID : 23148390610, Customer GST/IN No :33AAATV6606K1ZC) a sum of Rs. 184080.00(One lakh eighty-four thousand eighty rupees only) as per detail given hereunder:

SL No	Policy Number	Policy Type	Endt/Ren/Cln/Decln No	Particulars	Total Amount
1	0904002722P102350609	ProfessionalIndemnity	0	Final Premium	1,56,000.00
2	0904002722P102350609	ProfessionalIndemnity	0	CGST	14,040.00
3	0904002722P102350609	ProfessionalIndemnity	0	SGST	14,040.00

Total (Rounded Off) : 1,84,080.00

Stamp Duty : 0.00

Bank Charges : 0.00

Total Amount : 1,84,080.00

Instrument Details

SL No	Payment ID	Mode of Payment	Instrument Number	Instrument Date	Bank Name	Branch Name	Tagged Amount
1	122090400101841706	CHEQUE	776563	11/06/2022	INDIAN OVERSEAS BANK	ANUPPANADI BRANCH	1,84,080.00

Particulars :

GSTIN (UIC) : 33AAACU5552C1ZQ

for UNITED INDIA INSURANCE COMPANY LIMITED

Cashier Initial

Note:

1. Receipt valid subject to realisation of cheque
2. Please quote policy no., collection no., and date in all correspondences.

CONSOLIDATED ADDITIONAL STAMP DUTY PAID AS PER TAMILNADU GOVERNMENT G.O. RT. NO. 77 DATED 15-03-2022 FOR THE PERIOD FROM 01-01-2022 TO 31-03-2023.



Prof. T. THIRUNAVUKKARASU, M.D.D.A.,
Dean

Velammal Medical College Hospital
and Research Institute
"Velammal Village"
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Anuppanadi, Madurai-625 009, T.N.