

<b>PLAN A: MANDATORY COVERAGE (PERSONAL ACCIDENT INSURANCE)</b>		
<b>Particulars</b>	<b>Deliverables</b>	
Insured Details	Primary Insured Member: The Student studying under the colleges, institutions, universities which are affiliated, associated, administered, categorized under The Higher & Technical Education, Government of Maharashtra	
	Secondary Insured Member: One Parent or the Guardian as mentioned in the college enrolment / admission form	
	The Unit Comprises of ONE (01) Primary Insured Member + ONE (01) Secondary Insured Member	
Sum Insured Ratio	Primary Member (Student): 20%	Secondary Member (Guardian): 80%
Policy Type	<p>The Policy shall be on the ‘Named’ basis for ONE (01) Student as well as ONE (01) Parent or Guardian mentioned in the enrollment form of the respective educational institution</p> <p>The Insurance Company may ask the respective ‘Educational Institution’ to provide the data of the primary insured member and/or the secondary insured member during the enrolment and/or before the inception of the Insurance Policy. The Insurance company may also, at its discretion issue an ‘Unnamed’ policy based on the declaration provided by the respective educational institution</p>	
Enrollment Type	Non-Selection. The educational institution to provide a declaration (online or offline) for the coverage of ‘All-students’. No selection shall be permissible by the respective educational institution. The coverage is mandatory for all student(s) and their respective ONE (01) parent/ guardian	
Total Sum Insured PER UNIT (Primary Insured Member + Secondary Insured Member)	INR 1 Lac INR 5 Lacs	
Mid-Term Addition Deletions	Permissible only to the students & their respective Parent/ Guardian by the means of ‘New Admission’. Deletion by the means of opting out of the educational institution	
Waiting Period	No Waiting Period. All Insured members are covered from Day One (01) in the policy	
Group Administrator	The educational institution shall be the Master Policy Holder of the Policy	
Geographical Boundary	The Policy shall be 24 x 7 World-wide cover	
Accidental Coverage	<b>Benefits</b>	<b>Compensation as % of the Capital Sum Insured</b>
	Death Only/ Permanent Total Disability	100%
	Loss of One Limb or One Eye	50%
	Loss of Sight on Both Eyes	100%
	Loss of Both Hands and Or Loss of Both Feet	100%
	Loss of one hand and Loss of One foot	100%
	Loss of One Eye and One Hand	100%
Child Education Grant	10% of Capital Sum Insured	

Partial Disablement due to Accident	<b>Loss Covered</b>		<b>Percentage of Sum Insured</b>
	Loss of Use/ Physical Separation: One entire hand		50%
	One entire foot		50%
	Loss of Sight of one eye		50%
	1. Loss of toes – all		20%
	Great both phalanges		5%
	Great – one phalanx		2%
	Other than great if more than one toe lost		1%
	2. Loss of Use of both ears		50%
	3. Loss of Use of one ear		20%
	4. Loss of four fingers and thumb of one hand		40%
	5. Loss of four fingers		35%
	6. Loss of thumb		25%
Loss of both phalanges - one phalanx		10%	
7. Loss of Index finger - three phalanges		10%	
Loss of two phalanges		8%	
Loss of one phalanx		4%	
8. Loss of middle finger – three phalanges		6%	
Loss of two phalanges		4%	
Loss of one phalanx		2%	
9. Loss of ring finger - three phalanges two phalanges		5%	
one phalanx		4%	
		2%	
10. Loss of little finger		4%	
three phalanges two phalanges		3%	
one phalanx		2%	
11. Loss of metacarpus -first or second (additional)		3%	
third, fourth or fifth (additional)		2%	
12. Any other permanent partial disablement		Percentage as assessed by the independent Registered Medical Practitioner	
Coverage Specifications	<p>I. <b>Accidental Death Benefit</b> – The payment of Lumpsum amount to the nominee in the event of an accidental death of the beneficiary as described in the table above</p> <p>II. <b>Accidental Permanent Disability Benefit</b> - The payment of Lumpsum amount to the nominee in the event of an accidental permanent disability of the beneficiary as described in the table above</p> <p>III. <b>Accidental Partial Disability Benefit-</b> The payment of Lumpsum amount to the nominee in the event of an accidental partial disability of the beneficiary as described in the table above</p>		

	<p>IV. <b>Child Education Welfare / Children Education Grant</b> - In the event of death or permanent total disablement of the Insured Parent/ Guardian due to an Accident as defined, the Insurance Company shall pay 'Child Education Grant' for the Student enrolled in the policy an additional compensation of a lumpsum pay out of 10% of the Capital Sum Insured once per event, per policy period</p> <p>V. <b>Accidental Hospitalisation Benefit:</b> A cashless hospitalisation benefit across the network of empanelled hospitals (Pan-India) in case of bodily injuries to the primary insured member or the secondary insured member the expenses towards the treatment during the hospitalization for up the maximum of INR 50,000/- (Primary Plus Secondary insured) floater amount Per policy period. In case of the hospitalization event at the non-network/ non-empanelled hospital, the insured can claim for the reimbursement of expenses from the Insurance Company towards the treatment undertaken at the hospitalisation due to accident. The policy shall cover only medicinal expenses including (not limited to); Room/ ICU Charges, Doctor's Fees, Cost of Investigation, Pharmacy Charges, Nursing Charges. All non-medical expenses, consumables shall not be payable under the policy</p>
Policy Exclusions	<p>I. Suicide or Attempt of Suicide</p> <p>II. Intentional Self Injury</p> <p>III. Pregnancy or Childbirth</p> <p>IV. Bleedings from the inner organs</p> <p>V. Aviation, other than as a passenger</p> <p>VI. Participation in Motor Rallies, Adventure Sports</p> <p>VII. War, including civil war</p> <p>VIII. Natural Death</p> <p>IX. Terrorism, except attack by Naxalites</p> <p>X. Any Accidental Event Under the influence of alcohol, drugs, psychotropic substances</p> <p>XI. Accidents Arising out of event of misfeasance</p> <p>XII. Nuclear Radiation or Nuclear Weapons Materials</p> <p>XIII. Murder by immediate beneficiary</p>
General Terms & Conditions	<p>I. The claims shall be settled whether Approved, Repudiated or Shortfall within 21 days of the receipt of the Duly Completed Claim Form with the relevant documents. If there is any additional requirement in the insurance claim, the letter should be forwarded to the concerned claimant or the representative of the claimant along with the copy to the representative of the Integrated Risk Insurance Brokers Limited</p> <p>II. The Claim Intimation shall be provided to the Insurance Company favorably within 15 days of the occurrence of the incident/ accident &amp; No Later than 120 days of the occurrence of the incident/ accident. The Insurance Company shall NOT be responsible for payment of</p>

	<p>claims to the beneficiary for any claims submitted after 120 days from the date of Occurrence of Accident/ Incident</p> <p>III. After sanctioning the claim amount, the Insurance Company shall deposit the 'Compensation' in INR (Indian Rupees) within 15 days via NEFT/ RTGS/ IMPS or any other electronic mode of payment as permissible by the Banking Regulations</p> <p>IV. In case of the Non-availability of the nominee as the Parent/ Guardian (Secondary Insured Member) on the Admission / Enrollment form, the benefit of insurance shall be provided upon the receipt of the 'Legal Heir Certificate' from the respective tahsildar / taluka-office/ district court or as deemed appropriate &amp; amended by the relevant authority</p> <p>V. The extent of disability, whether Permanent Total, Partial, Temporary or any other shall be determined &amp; validated by the Civil Surgeon of the Government which shall be final &amp; binding upon the Insurance Company as well as the insured/ claimant. The entitlement of the compensation, benefit shall be in accordance with the certification by the Civil Surgeon of the Government</p> <p>Any violations to the Claim Settlement methodology, timelines, dispute shall be resolved by the Nodal Agency (Integrated Risk Insurance Brokers Limited). The Nodal Agency shall take up the 'unresolved disputes' with the IRDA and/or the Ombudsman as deemed appropriate and necessary</p>
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