

STUDENT SAFETY & INSURANCE POLICY

The duration of the insurance scheme is one year on 24 hours basis from 1 August to 31 July next year for accidents arising anywhere i.e. at home, at Schools/ Colleges in public whilst engaging in any occupation, vocational activity and / or travelling by any mode of conveyance directly caused by external visible means in sudden, unforeseen manner.

ACCIDENTAL DEATH:

- Amount Payable Under the insurance policy to the insured is Rs 3.00 Lacs (Rupees Three Lacs only). This amount is payable on death of the insured student, caused directly and solely due to an accident.

DISABLEMENT (For all insured):

- Loss of Both Eyes and/or both Limbs. : Rs 6.5 Lacs (Rupees Six Lacs Fifty Thousand only). This amount is payable in case of loss of both eyes and/or both limbs solely and directly due to an accident.
- Loss of an Eye and a Limb. : Rs 6.5 Lacs (Rupees Six Lacs Fifty Thousand only). This amount is payable in case of loss of an eye and a limb solely and directly due to an accident.
- Loss of an Eye and a Limb. : Rs 3 Lacs (Rupees Three Lacs only). This amount is payable in case of the loss of an eye or a limb (loss of a hand at or above the wrist or loss of a foot at or above the ankle) solely and directly due to an accident.
- Medical Expenses: Upto Rs 75,000/- (Seventy Five Thousand only) are payable for medical expenses incurred for bodily injury arising out of an accident subject to treatment carried out in any hospital/ nursing home, or by Doctor(s) on submission of relevant prescriptions, bills, cash memo, X-Ray film along with reports, discharge summary etc in original.
- The maximum benefit payable is Rs 7.00 Lacs (Rupees Seven Lacs only.)

PROCEDURE FOR SUBMISSION OF CLAIMS

- Claim form duly filled and signed by School/ College / Competent authorities.
- Original copy of FIR issued by the Police Station.
- Original copy of Postmortem report or Postmortem waiver certificate from the competent authority.
- Original Death certificate issued by the Municipality/ or authorities concerned.
- Original fee receipt of the student for the month in which the accident took place.
- Discharge Summary in case of hospitalization along with receipt / cash memos, prescription, X-Ray film along with X-Ray report and other such detail / supporting document.
- Original Medical Certificate.

The insurance claim are required to reach Insurance company with the documents within one month of the accident. It is important that the claim reaches HQ AWES with all necessary documents at the earliest but not later than twenty days of the accident.