GROUP PERSONAL ACCIDENT INSURANCE and Group Cancer Protect Insurance

Period of Insurance

The Certificate of Insurance, is valid for one year from the date of making payment.

Insurance Policy

1. A Master Insurance Policy will be issued covering all students of MG university on Named basis as per university records.
1. Coverage will be also given to both living parents (Both of the parents on named basis as per university records). In case unfortunate death of either parent (Only one) during the policy period sum assured of Two lakh given to nominee.
2. Sum assured Per Student for death cover Two Lakh

2. Sum assured for Parents for death cover Two Lakh (In case unfortunate death of either parent during the policy period sum assured of Two Lakh given to nominee.)
3. Permanent Total Disablement for both student and parents (only either one) 1,00,000/-
4. Partial disability of Student – As per standard Table (maximum Rs.50000)
5. Sum Insured for Students for any Accidental Medical Expenses 50,000/- only for 24 hours hospitalization
6. Sum Insured for Students for accidental Medical expenses as outpatient 10,000 (Treatment Only for fractures, stitches & sutures)
7. Funeral expenses Rs. 10,000 per death claim (Both Parents (either one) and Student.
8. Sum assured Per Student for diagnosed Cancer 1,00,000 (One Lakh)
9. Coverage for various types of cancer should be provided regardless of the stage at which they are diagnosed.
10. Medical checkup should be avoided
11. Lump Sum amount equivalent to 100% of the Sum Insured shall be paid, provided the covered Cancer is diagnosed during the policy period as first incidence subject to the completion of maximum waiting period of 60 days
12. One-time Claim / Single Claim – The entire sum insured should be allowed as a lump sum claim settlement.

SECTION 1 (Personal Accident cover)

Now this policy witnessed that in consideration of the payment of premium made to the insurer for the period stated in the schedule, subject to the terms, provisions, exceptions and conditions herein expressed or contained or herein endorsed, the insurer shall pay to the Insured Persons to the extent as provided in the INSURANCE SCHEME and in the manner hereinafter provided that if any of the insured persons shall:

- Sustain any bodily injury resulting solely and directly from accident, which is a sudden, unforeseen and involuntary act caused by external, visible and violent means, student of Mahatma Gandhi University

- A. If such injury shall with in twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured person, the Capital sum insured stated in the INSURANCE SCHEME APPENDED ABOVE shall be payable to the legal heirs of such insured person.

- B. If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of-

- 1. Sight of both eyes, or of the actual loss by "physical separation" of two entire hands or two entire feet, or of one entire hand and one entire foot, or such loss of sight of one eye and such loss of one entire hand or one entire foot, the Capital Sum insured stated in the INSURANCE SCHEME herein applicable to such Insured person.

- 2. 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 use of one hand or one foot, the Capital Sum insured stated in the INSURANCE SCHEME herein applicable to such insured person.

- 3. The sight of one eye, or of the actual loss by physical separation of one entire hand or of one entire foot, fifty percent (50%) of the capital Sum Insured stated in the INSURANCE SCHEME herein applicable to such insured person.

- 4. The loss of use of a hand or a foot without physical separation, fifty percent (50%) of the Capital sum insured stated in the schedule hereto, applicable to such Insured person.

NOTE For the purpose of Clauses B 1 and B 3.above, physical separation of a hand means separation at or above the wrist and of the foot means at or above the ankle.

• C. If such injury shall, as a direct consequence thereof, permanently, totally and absolutely disable the insured person from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent(100%) of the Capital Sum Insured stated in the Schedule.

• D. If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and/or partial irrecoverable loss of use or of the actual loss by physical separation, then the percentage of the Capital Sum Insured applicable to such insured person in the manner percentage as assessed by the Insurers' Panel Doctor Permanent Partial Disability.

EXCEPTIONS

PROVIDED ALWAYS THAT: The Insurer shall not be liable under this Policy for

•Compensation under more than one of the foregoing Sub clauses in respect of the same accident.

•Any other payment to the same person after a claim under one of the Sub Clauses(A), (B) (1)and B(2) and (C) has been admitted and become payable.

•Payment of compensation in respect of Death, injury or Disablement of the Insured person(a) from intentional self –injury, suicide or attempted suicide(b)whilst under the influence of intoxicating liquor or drugs(c) directly or indirectly caused by venereal diseases, Aids or Insanity (d) arising or resulting from the insured person committing any breach of law with criminal intent,

•Payment of compensation in respect of Death, injury or disablement of the Insured person due to or arising out of or 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 Detainment of all kings princes and people of whatsoever nation condition or quality.

•Payment of compensation in respect of death of, or bodily injury due to any disease or illness to the insured person.

•Directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radio activity 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. Provided also that the due observance and fulfillment of terms and conditions of this Policy (which conditions and all endorsements hereon are to be read as part of this policy) shall so far as they relate to anything to be done or not to be done by the insured and/or insured person be a condition precedent to any liability of the Insurer under this Policy.

- Pregnancy Exclusion Clause :The insurance under this Policy shall not extend cover death or disablement resulting directly/indirectly caused by contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.

SECTION 2 Accidental hospitalization

Subject to the limit mentioned in the INSURANCE SCHEME appended above, expenses incurred by the insured person for hospitalization due to an Accident, will be reimbursed. Discharge summary, Bills and Receipts from the Hospital are to be submitted in addition to Claim Form and other related documents.

SECTION 3 Accidental out Patient Department

Subject to the limits mentioned in the INSURANCE SCHEME appended in the schedule, expenses incurred by any insured person injured in an accident will be reimbursed. Medical Certificates, Bills, Receipts, x ray etc. to be submitted to the Insurer/Intermediary for processing of the claim, in addition to Claim form and other related documents.

Section 4 (Carriage of Dead Body Expenses / Cremation expenses)

Applicable only to Accident Death, Claim need to be requested along with death claim.

Section 5 (Employee Personal Accident Policy):-

Personal Accident policy of students covered under the scope of cover for Death, P.T.D AND P.P.D for an amount of Rs.10, 00, 00/- per student.

Parent Definition

Parent- As per legal and university records.

Both parents are covered, whereas claim shall be considered on either or basis, i.e. if claim is lodged for any of the parent under any of the section, claim shall not be available under any of the sections for other parent of same student

Addition and Deletion of Members

Addition of members only for new joiners/new admission and deletion only if member cease to be a student

GENERAL CONDITIONS

•Upon the happening of any accident to any MG University student , written intimation with all possible particulars of accident and the injured persons must be given to the Intermediary M/s. Securus Insurance Brokers (India) Pvt.Ltd. immediately/72 Hours whichever is earlier.

•Proof satisfactory to the Insurer/Intermediary shall be furnished of all matters upon which a claim is based. Any medical or any representative of the Insurer shall be allowed to examine the insured person on the occasion of any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the insurer and in the event of death, to make a postmortem examination of the body of the insured person. Such evidence as the Insurer may from time to time require shall be furnished and a postmortem examination report, if necessary, be furnished within a span of fourteen days after demand in writing and in the event of a claim in respect of loss of sight of the insured person shall undergo at the Insured's expense such operation or treatment as the Insurer may reasonably deem desirable.

•If the claim warrants any investigation, the same will be done and completed within a period of 20 days from the date of submission of documents. The claim, if payable after investigation, will be settled within 10 days from the date of submission of investigation report. If the investigator has not completed the investigation process within 20 days, the claim will be settled on merits by the insurer. All claims under investigation will be intimated immediately to the Intermediary by the Insurer.

•The Insurer shall settle the claims within a period of 14 working days from the date of receipt of all duly completed documents from the Intermediary.

CLAIM PROCEDURE

A. All Claims/accidents should be intimated to the Intermediary immediately – not later than 3 days, the intermediary in turn has to intimate the Insurer within 24 hours.
B. On intimation of the Accident, sufficient claim form will be sent by the Intermediary to the concerned office of Insured.
C. Claim form duly completed by the Insured person (claimant) is to be attested by the Authorized official of Insured.
D. The authorized official of Insured should issue a Certificate confirming the genuinely of the Accident and of the Insured person (Student and / or legal heir of the deceased)

E. All claim documents should be forwarded to the Intermediary by the claimant along with the claim form attested by Insured and the Certificate issued by the authorized official.

F. Insurer will settle the claim directly with the Insured passenger/legal heir under advice to the Insured, M/S. **Mahatma Gandhi University**

CLAIMS DOCUMENT

The insurer agrees that the following documents will be submitted in the event of a claim and no other document will be insisted upon:

a) FOR DEATH/PERMANENT TOTAL DISABLEMENT CLAIMS DUE TO ACCIDENT

1) Claim form signed by Legal Heir
2) First Information Report (FIR) of Police.
3) Post Mortem Report, Death certificate & Legal Heir ship Certificate
4) Detailed Discharge summary from attending hospital with date of admission, Nature of injury, Treatment details and Doctors certificate.
5) Newspaper report of event if available
6) Disability certificate from attending doctor wherever applicable.
7) Proof of education(certificate from the educational institution) need to be submitted
8) Self-attested copies of ID proofs
9) Any other relevant document if found necessary
10) Bank Account Details of all legal heirs

b) FOR PERMANENT PARTIAL DISABLEMENT CLAIMS DUE TO ACCIDENT

1) Completed claim form duly attested by treating doctor
2) Certificate from attending doctor on percentage of disablement.
3) Detailed discharge summary from attending hospital with date of admission, Nature of injury, Treatment details and Doctors Certificate.
4) Any other relevant document if found necessary

c) FOR HOSPITALIZATION CLAIMS DUE TO ACCIDENT

1) Duly completed claim form by insured
2) After discharge, detailed discharge summary from attending Hospital with date of admission, nature of injury, Treatment details and Doctors Certificate.
3) Original hospital bills, Lab and other investigation reports.
4) Any other relevant document as and when required if found necessary
5) Bank account details

d) FOR OUT PATIENT CLAIMS DUE TO ACCIDENT

1) Duly completed claim form.
2) O.P.Card, Hospital treatment details with nature of injury and Doctor's certificate.
3) Original Hospital bills, Lab and other Investigation reports.
4) Any other relevant document if found necessary

e) REIMBURSEMENT

1) All claims payable under this Policy will be settled with the insured persons on reimbursement basis.
2) No sum payable under this policy shall carry interest.
3) The Insurer shall not be liable to make any payment under this policy in respect of any claim, if such claim be in any manner fraudulent or supported by any fraudulent statement or device, whether by the Insured or by any person on behalf of the Insured.
4) This policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to the Insurer on or before the date of expiry of the Policy or of the subsequent renewal thereof. The Insurer shall not however, be bound to give notice that such renewal premium is due.
5) The Insurer may at any time, by notice in writing, terminate this Policy, provided that the Insurer shall in that case return to the insured the then last paid premium less a prorate part thereof for the portion of the current insurance period which shall have expired. Such notice shall be deemed sufficiently given if posted and addressed to the insured at the address last registered in the Insurer's books and shall be deemed to have been received by the insured at the time when the same would be delivered in the ordinary course of post.

OR

The policy may be cancelled at any time by the Insured by giving a notice to the Insurer in writing under Certificate of posting or under Regd.A/D. Such notice shall be deemed to be effective from the date of dispatch of the same by the Insured.

PROVIDED that no claim has arisen under the within mentioned Policy prior to the dispatch of such notice by the insured to the Insurer, the Insured would be entitled to the return of premium less premium at Insurer's short period rates for the period the policy has been in force.

10. The Insurer shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy but the receipt of the INSURED PERSON shall in all cases be an effective discharge to the Insurer.

11. If any dispute of difference shall arise as to the quantum to be paid under the policy liability being otherwise admitted such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties 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, 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 herein before provided, if the Insurer has disputed or not accepted liability under or in respect of this policy.

    It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

    It is also hereby further expressly agreed and declared that if the Insurer shall disclaim liability to the Insured person for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

6) The policy and claims service under the scheme shall be done by the Intermediary. They shall be responsible for the smooth and effective implementation of the Scheme.

7) All aspects of the working of this insurance scheme shall be closely monitored by Insured, Intermediary and the Insurer. Matters of doubtful nature and controversial aspects shall be finalized by discussion between competent authority of Insured, Intermediary and Insurer.