Section	Coverage	Claim Amount (Rs.)
Sec.1	**Personal Accident Coverage to the Students**	
a.	Death	2,50,000=00
b.	Loss of 02 Limb or 02 eyes or 01 limb & 01 eye	2,50,000=00
c.	Loss of 01 Limb or 01 eye	1,00,000=00
d.	Permanent total disability, apart from above.	2,50,000=00
Sec.2	**Medical benefit:**	
a.	Hospitalization (Accidental Expenses)	50,000=00
b.	Hospitalization (illness/diseases)	50,000=00
c.	Domiciliary Hospitalization with excess of 20% of admissible claim amount up to 40 days	20,000=00
d.	Pre and post Hospitalization (10 days)	10,000=00
Sec.3	**Compensation of Tuition fee + Institute fee + user charges + Hostel fee to the students.**	
a.	If student could not appear in his/her final exam due to accidents and has to pay tuition/Exam fee subject to production of proof.	50,000=00
Sec.4	**OPD charges and other including for hospitalization less than 24 hrs**	
a.	Coverage for Ambulance Charges, OPD charges and Room rent (minimum claim amount INR 500=00)	3,500=00
Sec.5	**Personal Accident cover to named earning parent**	
a.	Death	5,00,000=00
b.	Loss of 02 Limb or 02 eyes or 01 limb & 01 eye	2,50,000=00
c.	Loss of 01 Limb or 01 eye	1,00,000=00
d.	Permanent total disability, apart from above.	2,50,000=00

1. Notification for Insurance claim

In case of a claim, the insured person/insured person's representative shall intimate the TPA in writing by letter, email, fax providing all relevant information relating to claim including plan of treatment, policy number etc. within the prescribed time limit.

Claim notification in case of cashless facility	**TPA must be informed**
In case of planned hospitalization	At least 72(seventy two)hours prior to the insured person's admission to network provider/PPN
In case of emergency hospitalization	Within 24 (twenty four) hours of the insured person's admission to network provider/PPN
Claim notification in case of reimbursement	**TPA must be informed**
In case of planned hospitalization	At least 72 (seventy two)hours prior to the insured person's admission to hospital
In case of emergency hospitalization	Within 24 (twenty four hours of the insured person's admission to hospital

Procedure for reimbursement of claims

For reimbursement of claims the insured person may submit the necessary documents to TPA within the prescribed time limit.

1. Completed claim form
2. Original bills, payment receipts, medical history of the patient recorded, discharge certificate/summary from the hospital etc.
3. Original cash-memo from the hospital(s)/chemist(s) supported by proper prescription
4. Original payment receipt, investigation test reports etc. supported by the prescription from attending medical practitioner
5. Attending medical practitioner's certificate regarding diagnosis and bill receipts etc.
6. Surgeon's original certificate stating diagnosis and nature of operation performed along with bills/receipts etc.
7. Any other document required by company/TPA

Contact person details related to Insurance Policy:-

I. Mr. Manish - 9140606960
II. Mr. Hari Shanker Pande (National Insurance Company Ltd.) - 7704900232, 9415214231 & WHATSAPP - 7704900232
III. Mr. Jitendra - 7704990219
IV. Mr. Dinesh Yadav - 7080178881