



अधिष्ठाता (छात्र कल्याण) कार्यालय  
मोतीलाल नेहरू राष्ट्रीय प्रौद्योगिकी संस्थान इलाहाबाद  
प्रयागराज - २११००४ (उ०प्र०) भारत  
Office of the Dean (Student Welfare)  
Motilal Nehru National Institute of Technology Allahabad  
Prayagraj – 211004 (UP) India



*MOTILAL NEHRU NATIONAL INSTITUTE OF TECHNOLOGY ALLAHABAD STUDENTS'*  
*MEDICLAIM cum ACCIDENTAL INSURANCE SCHEME*

**GENERAL TERMS AND CONDITIONS**

- a) Any expenditure incurred in the **IPD/OPD of MNNITA Health Centre** shall also be eligible for settlement under the policy. In case, any student is referred to an outside specialist doctor for consultation or a pathology test, the expenditure thereon shall also be eligible for reimbursement under this policy. **OPD facility outside MNNITA Health Center and outside Prayagraj should also be covered.**
- b) In case the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed as per terms of the contract.
- c) For all claims (other than cashless ones) the claim would be expected to be submitted to the insurance company directly by the student within 45 days of discharge from the hospital. Such claim should be settled within 30 days of submission and payment will be made directly to the insured. An interest of 2% per month on the reimbursement amount has to be paid by Insurance Company to the Student for any delay in reimbursement.
- d) The insurance company shall consider the I-card issued by MNNITA for providing insurance services to students of MNNITA. The insurance company needs to ensure that any student with their valid identity card issued by MNNITA should get treatment for all emergency cases at various network hospitals without any difficulty.
- e) There shall not be time limit of information to the insurance company in case of hospitalization of the students. Similarly, minimum time limit of hospitalization for providing insurance shall not be there.

**Detailed coverage in Mediclaim cum Accidental Insurance scheme for students of the MNNITA,  
Prayagraj for Session 2021-22**

Section	Coverage	Amount Coverage (Rs.)
<b>Sec.1</b>	<b>Personal Accident Coverage to the Students</b>	
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
<b>Sec.2</b>	<b>Medical benefit:</b>	
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
<b>Sec.3</b>	<b>Compensation of Tuition fee + Institute fee + user charges + Hostel fee to the students.</b>	
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
<b>Sec.4</b>	<b>OPD charges and other including for hospitalization less than 24 hrs</b>	
a.	Coverage for Ambulance Charges, OPD charges and Room rent (minimum claim amount INR 500=00)	3,500=00
<b>Sec.5</b>	<b>Personal Accident cover to named earning parent [For name please refer <a href="http://www.mnnit.ac.in/swo/swo.php#hes">http://www.mnnit.ac.in/swo/swo.php#hes</a>]</b>	
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

Any correspondence related to claims may be sent / contacted to:

- (i) H S PANDE , AM ( NATIONAL INSUARANCE COMAPANY LTD [haris.pande@nic.co.in](mailto:haris.pande@nic.co.in) 9415214231 , 7704900232
- (ii) DHARMENDRA KUMAR, BM ( NATIONAL INSUARANCE COMAPANY LTD ) [dharmendra.kumar@nic.co.in](mailto:dharmendra.kumar@nic.co.in) 7707900409
- (iii) DINESH YADAV ( PARAMAOUNT HEALTH SERVICES AND INURANCE TPA PVT LTD - LUCKNOW ) [dinesh.yadav@paramounttpa.com](mailto:dinesh.yadav@paramounttpa.com) 7080178881
- (iv) PHOOL CHANDRA ( PARAMAOUNT HEALTH SERVICES AND INURANCE TPA PVT LTD - ALLAHABAD ) [phoolchandra@paramounttpa.com](mailto:phoolchandra@paramounttpa.com) 8840285781
- (v) MANISH ( PARAMAOUNT HEALTH SERVICES AND INURANCE TPA PVT LTD - ALLAHABAD ) 9140606960

Correspondence Address of TPA :

PARAMAOUNT HEALTH SERVICES AND INURANCE TPA PVT LTD

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