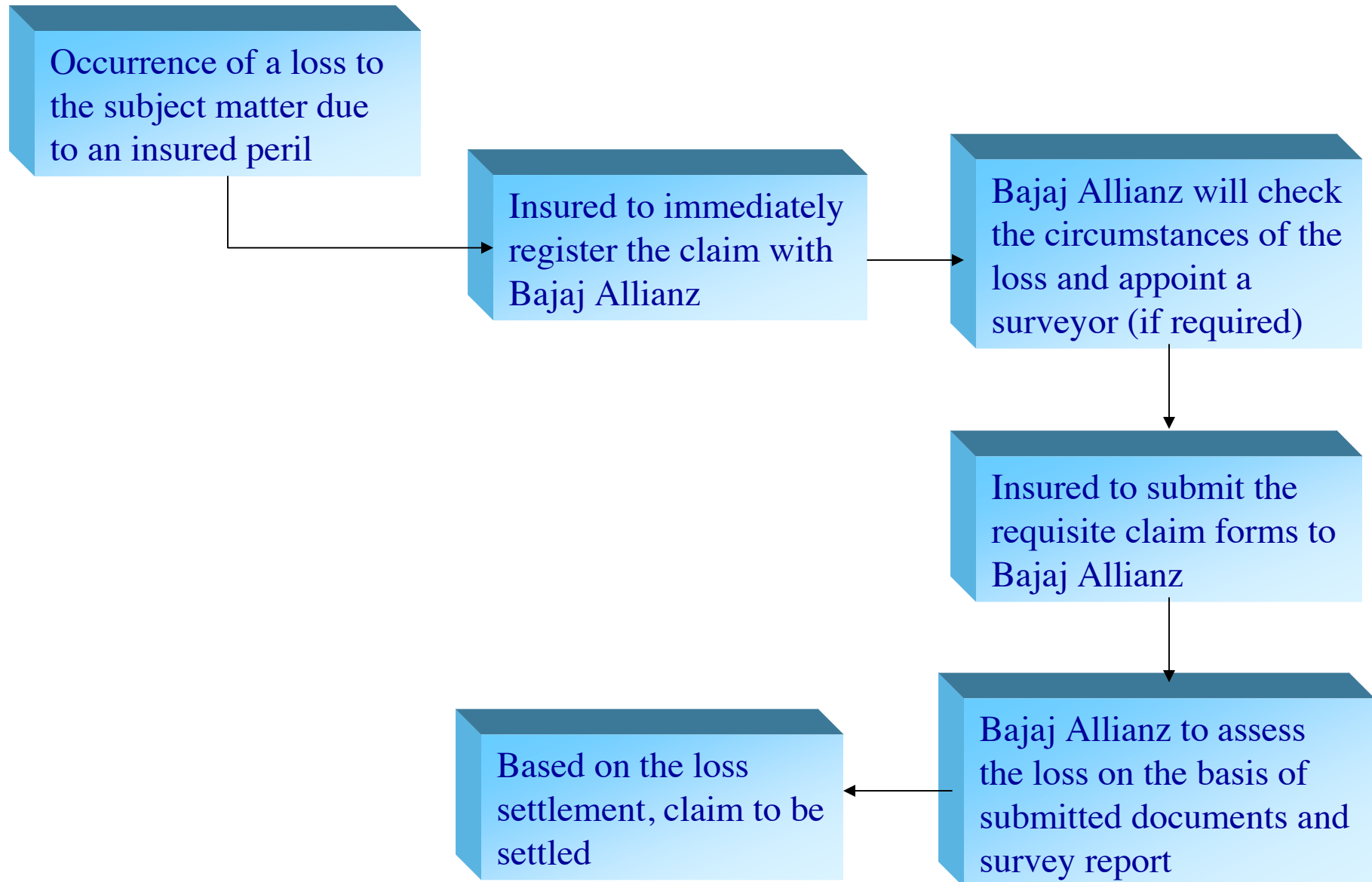


Salient Points

- ❑ Education Continuity Cover: The SI could be one for all students. In case the Institution wishes to choose different SI for different grade/level of students, we need to work out the same separately .
- ❑ Education Continuity Cover: The outstanding fee amount (for a maximum of 5 years course fees) or SI (which ever is less), subject to a maximum of Rs. 10 lakhs, will be paid as a lump sum to the Institution on the accidental death and/or permanent total disability of the earning parent , which will be certified by the Institution.
- ❑ Student Secure and Staff Secure: They are offered on un-named basis and no selection is available.
- ❑ Student Secure and Staff Secure: Education Continuity, Group Personal Accident and Accidental Hospitalization Covers (excluding daycare treatment cover) are 24hrs cover.
- ❑ Daycare Treatment Cover: As part of the Accidental Hospitalization Cover, the daycare treatment cover pertains to medical treatment availed for drowning, animal bite, food poisoning and fracture (excluding ligament tear) arising out of accidents caused during Institution hours, as specified by the Institution.

Claims Settlement Process Flow



Claims Documentation ... Contd.

Staff Secure (Mandatory)	Claims Documentation
<p>Group Personal Accident Cover (Teaching Staff & Non Teaching Staff)</p>	<p>Death certificate Post Mortem Report – In case of Death Claim, FIR where applicable Doctor Certificate indicating percentage of disability, Original Discharge Summary, Lab reports, Pharmacy bills along with respective prescriptions. TTD – Leave Certificate, Fitness Certificate,</p> <p>Where the circumstances of loss necessitate submission of any further documents, the Insurer/surveyor shall advise the Insured of the same</p>
<p>Medical Expenses Reimbursement (Teaching Staff & Non Teaching Staff)</p>	<p>Death certificate and Post Mortem Report – In case of Death Claim, FIR where applicable. Doctor Certificate indicating percentage of disability, Medical Expenses- Original Discharge Summary, Lab reports, Pharmacy bills along with respective prescriptions.</p>