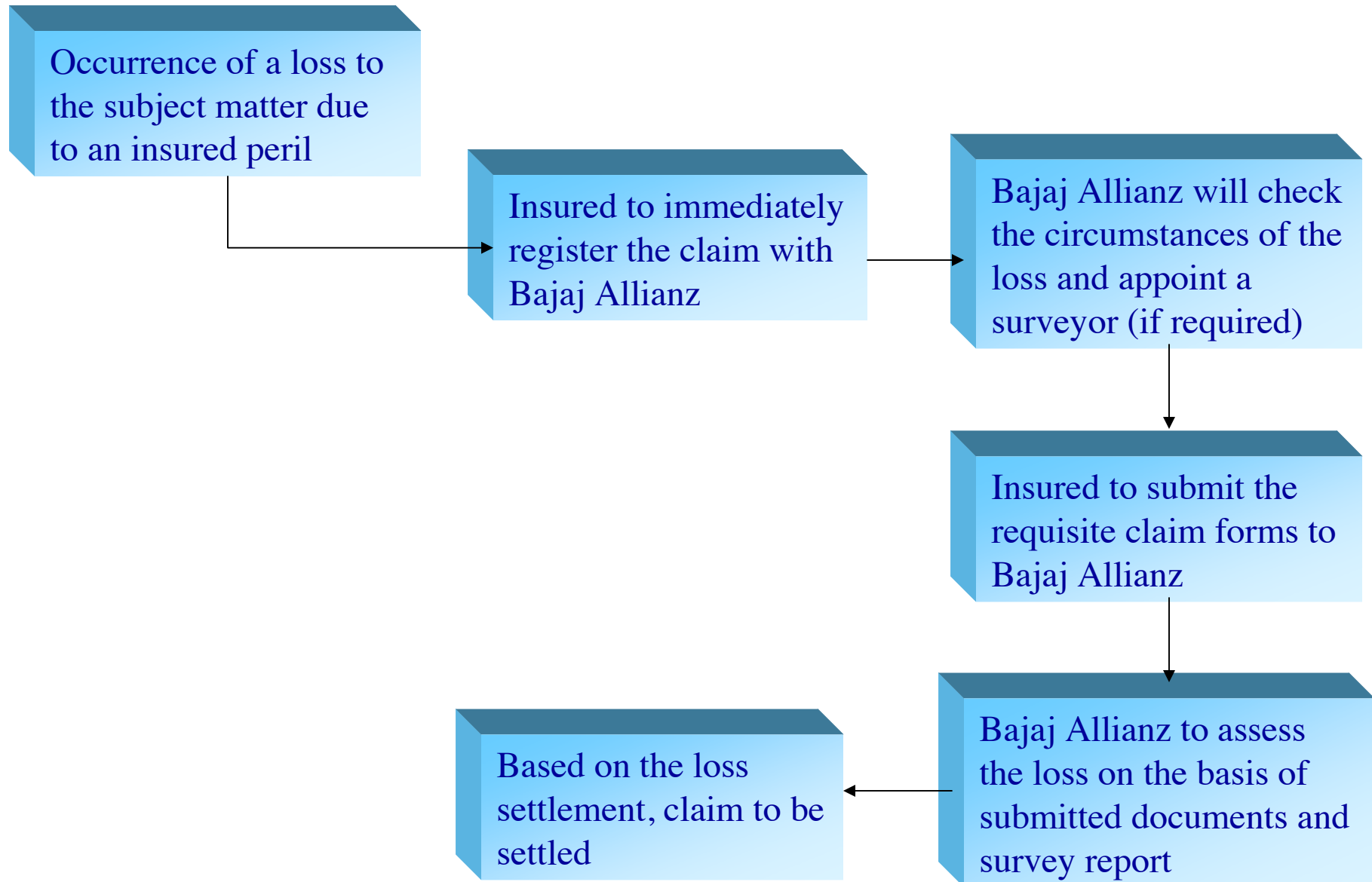


Salient Points

- ❑ 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

Student Secure (Mandatory)	Claims Documentation – claim form is compulsory for all
Education Continuity Cover	<p>Death Certificate, Medical certificate confirming disability, Certificate from the institute confirming the outstanding fees, Schedules of fees from Prospectus at the time of admission, Fee Receipts. The claim will be paid direct to institute as a lump sum amount</p>
Group Personal Accident Cover (Students)	<p>Death certificate Post Mortem Report – In case of Death Claim, FIR where applicable Doctor Certificate indicating percentage of disability</p>
Accidental Hospitalization Cover (Students)	<p>Death certificate 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>
Daycare Treatments (food poisoning, animal bite, drowning and fracture)	<p>Attending doctor's certificate and chemists / pharmacy bills</p>