
Bhagyashree Child Welfare Policy Wordings

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Highlights

The scheme is intended to provide insurance cover to ONE girl child in a family who loses either the father or the mother due to accidental death. The insurance cover is available on 24 hour risk basis. In case of death of parents, the company deposits a sum of Rs25000/- in the name of the girl child mentioned in the schedule of the policy with a financial institution named in the schedule. The premium is Rs15/- per girl child per year. Group discount is also provided.

Scope

The policy covers death of one or both parents of the girl by accident caused by external, violent and visible means would include death or permanent total disablement arising out of or traceable to slipping, falling from the mountain, insect bites, snakes and animals bite, drowning, washing away in floods, landslide, rockslide, earthquake, cyclone and other commotions or nature and/or calamities, murder or terrorist activities In case of women it also includes death and PTD due to surgical operations such as sterilisation, ceasarean, hysterectomy i.e. removal of uterus and removal of breasts due to cancer operations, death at the time of child birth provided that such death occurs during the surgical operation in hospital/nursing home or whilst being in the hospital/nursing home after such surgery convalescence. However not beyond a period of 7 days from the date of surgical operations.

Eligibility

This scheme is applicable to girl children in the age group of 0 to 18 years, whose parents' age does not exceed 60 years.

Major Exclusions

Pre existing disability, death, injury or disablement arising from or traceable to whilst under the influence of intoxication, liquor and drugs, Death caused by earthquake or other convulsions of nature, suicide and intentional self injury. Death or injury directly or indirectly caused by insanity, nuclear weapons etc.