
Student Safety Insurance Policy wordings

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Highlights

This insurance is available to schools, colleges or other educational institutions. The policy is issued in the name of the Institution. The claim amount is payable to the parent/guardian as recorded in the school register. All students are to be covered. Additional students are covered during the policy period at extra premium. But no deletions are allowed.

Scope

The students will be covered against death, total loss of two limbs or two eyes, total loss of one limb and one eye, total loss of one limb or one eye and Permanent total and partial disablement.

- Death (Capital Benefit) : Rs 10,000/-
- Loss of two limbs, two eyes or one limb and one eye : Rs 10,000/-
- Loss of one limb or one eye : Rs 5,000/-
- Permanent total disablement from injuries other than those mentioned above : Rs 10,000/-
- Permanent partial disablement (percentage of benefits as given below on the capital benefit of Rs 10,000/-)
- Limit upto Rs 500/- (any one accident, any one year)

Eligibility

The policy provides personal accident benefits to registered students of the school.