
Bhagyashree Child Welfare Policy

Brief Description :

This scheme is meant only for one orphaned girl child in a family in the age group of 0 to 18 years who has lost either one or both the parents in accident only. The unique feature of this policy is that though insured is a girl child but the death of her parents is covered

Covered Risks :

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 or uterus and removal or 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.

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.