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**DETAILS OF COVERAGES, TERMS AND PREMIUM CHART FOR STUDENTS  
INSURANCE POLICY-THE PONDICHERY UNIVERSITY**

**DEATH & PERMANENT TOTAL DISABLEMENT COVER:**

The cover for Death and Permanent Total Disablement for Student and Either of the earning Named PARENT/GUARDIAN is as per the **STUDENTS SAFETY INSURANCE POLICY** as enclosed hereto ::Limit of liability: For Clauses 1.(a), (b) & (d) -Rs.50000/- 1.(c)-Rs 25,000/-.

**DELETED CLAUSES:** Sub-clause (e) & clause 2.

**FOR REIMBURSEMENT OF TUITION FEES:**

Reimbursement of Tuition Fee :-Limit of liability: Rs: 50,000/- per student: The cover shall reimburse for the unexpired period of study, the tuition fee, maintenance expenses, boarding & lodging charges and other incurred expenses on actual basis subject to the maximum of Rs 50,000/- in the event of Death/PTD of the Named Parent/Guardian. This excludes payments made prior to the accident and/or over due payments as on the date of accident.

**REIMBURSEMENT OF MEDICAL EXPENSES:**

Medical Expenses- Rs. 25000/- per student(as per clause 1.(f))::The reimbursement of medical expenses shall be governed by the terms & conditions of our Individual Mediclaim policy as enclosed hereto.

**DELETED CLAUSES** 1.2,1.3, 1.4, 1.5, 2.2, 2.8, 2.9, 2.10, 2.11, 2.12, 2.13, 2.14, 2.15, 2.30, 2.31, 2.32, 2.35, 2.38, 2A, 3.00, 4.1, 4.2, 4.3, 5.15 6.00 to 13.00, 17.00.

Loss of Baggage of the student- Rs. 2500/-::Limit of liability Rs 2,500/- per student. The documents required are (1) FIR, (2) Claim Form. (3) Police investigation report, (4) Non traceable certificates.

A specimen of the terms and conditions of Students Insurance Policy and Individual Mediclaim Policy is enclosed for ready reference.

The other details and conditions applicable are as per the enclosed printed terms and conditions of the policy document.

List of Network Hospital on a PAN India basis is provided by the Insurer through email.

If there is no Network Hospital available in the above list, the claim would be settled on reimbursement basis only on production of complete medical records and bills to us.

On payment of premium directly to our bank account based on the NEFT details provided, the list of persons to be included shall be furnished by the University. The Insurer in turn will include in the cover from the date of payment of premium.



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The duly stamped policy document (**AGREEMENT**) shall be submitted by the Insurer on payment of first payment of premium.

The Cover and **PREMIUM** table including GST @ 18% are:

SL. NO.	COVERAGE	SUM INSURED	PREMIUM PAYABLE INCLUDING GST (Per Student)				
			1 Year Course	2 Years course	3 Years Course	4 Years Course	5 Years course
A	Death & PTD cover for Parent/Guardian (Named Person)	50000	71	135	191	241	283
B	Death & PTD cover for Student	50000					
C	Reimbursement of Tuition Fee as contained in the Tender document	50000					
D	Medical expenses	25000					
E	Loss of Baggage of the Student	2500					

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