

GROUP PERSONAL ACCIDENT POLICY
FOR STUDENTS OF D.A.V PUBLIC SCHOOLS



Many of us may face situations of injuries or minor accidents to our wards within or outside the school. For such crisis moments or times of need, the students could be better helped or served with the 'Student's Insurance'- accidental policy. In this policy every student will be insured for `100000/- each with medical reimbursement of `5000* single incident limit from TATA AIG General Insurance Co. Ltd

ADVANTAGES OF THE POLICY

- OPD COVERED (any kind of accidental treatment for a Single incident limit is `5000/-, IRRESPECTIVE OF NUMBER OF INCIDENTS IN A YEAR)
- 24 HOUR worldwide coverage

Students stand covered for any kind of possible accidents:-

- Accidents during School hours
 - Accidents while travelling from home to School or vice versa
 - Accidents during excursion
 - Accidents during participating in sports, championships etc.
 - Other accidents at home or during travel by Road/Rail/ Air
 - Capsizing of ships and boats
 - Drowning while attempting to swim
- Choking due to foreign particles
 - Electrocutation
 - Natural calamities
 - Burns from fire
 - Stampedes
 - House and building collapse
 - Animal Bite: dog bite/snake bite/monkey bite/ cat bite etc.
- They are covered for 24 hours a day, 365 days in a year, worldwide

TATA AIG provides for In-patient & out-patient expenses

(services of a Physician; Hospital confinement and use of operating room; anaesthetics, x-ray examinations or treatments, and laboratory tests; ambulance service; drugs, medicines etc.) Medical treatment for the fracture would include a Doctor's consultation, X-ray to be done, plastering of the fractured part, medicines, Dental treatment is also covered. Loss of hearing or speech following an accident is also covered.

Section: ACCIDENTAL DEATH

In case of an injury resulting in loss of life, the Principal Sum will be paid.

NOTE:

All claim documents will be submitted at Medical Room of D A V Public School, Sector-14/Sector-10A Gurugram

* As per terms and conditions in the policy