

PANJAB UNIVERISTY
GROUP INSURANCE SCHEME FOR CAMPUS STUDENTS

Group Insurance Scheme w.e.f. 1.9.2012 for its about 16000 Campus Students including Research Scholars enrolled/registered on annual basis, companies dealing with Insurance policies may quote their rate of premium including service tax per student per annum to the Dean Student Welfare, Panjab University, Chandigarh latest by 14.8.2012. Benefits to be given to the student in case of death/partial disability in the accident are available on the University Web-site www.puchd.ac.in

Dean Student Welfare

Benefits to be covered under the Group Insurance Scheme of students in case of death and partial disability for the session 2012-13:

Policy	Student Safety Insurance (Package Policy)
Period of Insurance	One year
Accidental Death of the Insured	Rs. 2,00,000/- per Student (Personal Accident)
Hospitalization Expenses	Upto Rs. 10,000/-
Accident Death of Parent/Guardian	Upto Rs. 1,00,000/- per Student (fee Reimbursement for remaining semesters)

1. Sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means, the sum hereinafter set forth in respect of any of the Insured Persons specified in the schedule:
 - (a) If such injury shall within six calendar months of its occurrence be the sole and direct cause of the death of the Insured person the sum of Rupees Two lacs.
 - (b) In such injury within six (6) calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of:-
 - (i) Sight of both eyes, or of the actual loss by physical separation of the two entire hands or two entire feet, or of one entire hand and one entire foot, or of such loss of sight of one eye and such loss of one entire hand or one entire foot, the sum of Rupees Two lacs.

- (ii) Use of two hands or two feet, or of one hand and one foot, or of such loss of sight of one eye and such loss of use of one hand or one foot, the sum of Rupees Two lacs.
- (c) If such injury shall within six calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of:
 - (i) The sight of one eye, or of the actual loss by physical separation of one entire hand or one entire foot the sum of Rupees one lac.
 - (ii) Total and irrecoverable loss of use of a hand or a foot without physical separation, the sum of Rupees one lac.

NOTE: For the purpose of Clauses (b) and (c) above, 'physical separation' of a hand or foot means separation of hand at or above the wrist and/or of the foot at or above the ankle.

- (d) If such injury shall, as a direct consequences thereof, immediately, permanently, totally and absolutely, disable the Insured person from engaging in being occupied with or giving attention to his normal activities of any description whatsoever the sum of Rupees two lacs.
- (e) If such injury shall within six calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of use or of the actual loss by physical separation of the following then the percentage of Rupees two lacs in the manner indicated below:

	Percentage of Capital Sum Insured
(i) Loss of toes-all	20
Great – both phalanges	5
Great - one phalanges	2
Other than great, if more than	
One toe lost each	1
(ii) Loss of hearing – both ears	50
(iii) Loss of hearing – one ear	15
(iv) Loss of four fingers and thumb of one hand	40
(v) Loss of four fingers	35
(vi) Loss of thumb – both phalanges	25
One phalanx	10
(vii) Loss of Index finger – three phalanges	10
Two phalanges	8
One phalanx	4
(viii) Loss of middle finger – three phalanges	6
Two phalanges	4
One phalanx	2
(ix) Loss of ring finger – three phalanges	5

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| | Two phalanges | 4 |
| | One phalanx | 2 |
| (x) | Loss of little finger – three phalanges | 4 |
| | Two phalanges | 3 |
| | One phalanx | 2 |
| (xi) | Loss of metacarples | |
| | - first or second (additional) | 3 |
| | - third, fourth or fifth (additional) | 2 |
| (xii) | Any other permanent partial disablement - percentage as
assessed by the Doctor | |
| (f) | If such injury shall necessitate treatment to the said insured person in a hospital or nursing home, the medical expenses as may be necessarily, reasonably and actually incurred upto but not exceeding the sum of Rupees ten thousand for any one accident. | |
2. Accidental Death of Parents (Earning) : Reimbursement of University Fee upto maximum of Rs. One lac per student for remaining semesters in case of death of earning parent by accident caused by external, violent and visible means.

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