

Student Personal Accident Insurance

Policy ID: UIN: ACC/STUDENT/2024-25 | Category: Accident - Student Personal Accident

Provider: Universal Sampo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year
Validity Basis: Annual Renewal

2. Policy Overview

Accidental coverage for students including death, permanent/partial disability, and medical costs during school or extracurricular activities.

Ideal For: *Students in schools, colleges, or extracurricular programs needing protection against accidents.*

3. Eligibility Criteria

- **Age:** 5 to 25 Years
- **Enrollment:** Student ID required

4. Sum Insured Eligibility

- **Limit:** Rs 50,000 to Rs 10 Lakhs

5. Scope of Coverage

- Accidental Death
- Permanent Total Disability
- Permanent Partial Disability
- Medical Expenses
- Daily Hospital Cash

7. Major Exclusions

- x Suicide/self-harm
- x Professional sports injuries
- x Alcohol/drug influence
- x Criminal acts

8. Claims & Administration

Claims Procedure:

- Notify insurer immediately

- Submit school/college certificate, medical documents, and claim form

Policy Terms:

- Coverage limited to student activities
- Deductible may apply for medical expenses