

# Student Personal Accident Insurance

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

Provider: Universal Sompo 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