

Section 24

GUIDELINES FOR STUDENT ACCIDENT INSURANCE

24.1 Payment of insurance

- 24.1.1** All students are required to pay their respective insurance premiums per semester.
- 24.1.2** Students who pay the insurance premium during the 2nd semester are also insured during the summer term, even if they are not enrolled. Thus, the payment of insurance premium for the two semesters entitles a student to a 12-month coverage.

24.2 Coverage of insurance

- 24.2.1** The student accident insurance covers only accidents or injuries and excludes illnesses.
- 24.2.2** Specifically, the principal sum of the insurance covers death, loss of two limbs, loss of hands, all fingers and both hands, loss of feet, loss of one hand and one foot, and loss of sight on both eyes.

24.3 Insurance claims

- 24.3.1** A student is entitled to a medical reimbursement when, by reason of injury, the injured shall require a treatment by a legally qualified physician or surgeon, confinement in a hospital or the employment of a licensed or graduated nurse. The insurance company will pay the actual expenses incurred within the first fifty-two (52) weeks from the date of the accident for such treatment, hospital charges and nurse's fees but not to exceed the amount stipulated in the insurance policy as the result of any one accident. The students or their representatives should file their insurance claims within one (1) year from the date of accident or injury.
- 24.3.2** A student who meets an accident or sustains an injury should prepare and submit the following requirements at the University Clinic:
- properly accomplished *Accident Report form*
 - medical certificate and hospital abstract or hospital records.
 - original official receipts of expenses, such as medicines and hospital bills
 - statement of account/ charge slips

- certificate of enrollment from the OUR
- photocopy of his/ her registration card
- photocopy of student's ID
- photocopy of police report, in case of vehicular accident

Additional requirements for death claims:

- original death certificate with registry number from the municipal office
- original copy of official receipt of funeral expenses
- original NSO birth certificate of claimant

24.3.3 Students are advised to follow-up the status of their insurance claims at the Accounting Office.