

JADAVPUR UNIVERSITY
KOLKATA- 700 032
C I R C U L A R

REC/N/279/19

Date: 17th July, 2019

It is notified for information of all concerned that an Insurance Policy titled "**Personal Accident-cum-Medical Insurance for Students of Jadavpur University**" exists for all the regular students of Jadavpur University. This policy provides coverage for the insured students against bodily injury from accident caused by external means. It contains round the clock coverage on a worldwide basis.

Capital Sum Insured (C.S.I.): Rs. 50,000/- [per student per year]

I. Details of Accident Benefits:

- a) Death - 100% of the Capital Sum Insured
- b) Permanent total disablement - 150% of the Capital Sum Insured
- c) Permanent Partial disablement - 100% to 2% of the capital sum insured as per the nature of the injury.

II. Medical Expenses:

The policy covers medical expenses upto Rs. **25,000/-** (Rupees Twenty Five thousand)/Student/Year. Medical expenses include cost of operation and treatment, both in house and outdoor expenses, arising out of accidents covered under the policy.

Exclusions:

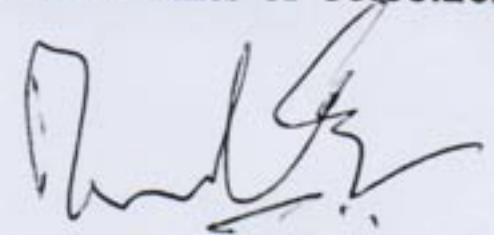
No benefit is payable in respect of death, injury or disablement of the insured arising out of the following circumstances

- i) From intentional self - injury, suicide or attempted suicide
- ii) Whilst under the influence of intoxication, liquor or drugs
- iii) Arising or resulting from the insured committing any breach of law with criminal intent
- iv) Directly or indirectly caused by venereal diseases or insanity
- v) Resulting directly or indirectly from childbirth or pregnancy

FIR/G.D is required for the purpose of claim in case of an accident, occurring outside J.U. campus. University Authorities (Registrar / Dean of Students) may certify in regard to an accident occurring inside the J.U. campus and Hostel premises. After occurrence of an accident, the student should report to the University Medical Superintendent/Health Centre at the earliest possible for record and advice. Post-Mortem report shall be required in case of a claim arising out of accidental death.

A regular student of Jadavpur University, having met with an accident, may report to the Office of the Director of Youth Welfare, situated at the 1st floor of A.C. Canteen Building, Main Campus, JU for processing of his/her claim in accordance with the terms & conditions as laid down in the MoU. between NIC Ltd., Kolkata and Jadavpur University.

The Insurance premium paid by J.U. for the session 2019-20 insures all registered regular students of J.U. from 1.7.2019 to 30.06.2020 midnight, with the exception of final year students of UG/PG, in whose case the policy shall remain valid till the date of declaration of their results or 30.06.2020, whichever is earlier.



Sr. Director of Youth Welfare

- Copy to** - 1. All Departments/Centres/Schools (including Salt Lake Campus) for wider awareness
2. G.S. - AFSU/FETSU/SFSU two copies each for proper circulation among the students
3. All hostel Superintendents for wide circulation in hostels.