



# BIJU PATNAIK UNIVERSITY OF TECHNOLOGY, ODISHA, ROURKELA

(An Affiliating State University of Govt. of Odisha)

BPUT/CS&P/33/19/4506

Dated 16.09.2019

## NOTICE

### COMPREHENSIVE STUDENT INSURANCE FOR THE YEAR 2019-20

This is for information of all concerned that the Memorandum of Understanding has been executed on 04.08.2019 with United India Insurance Company Ltd. Rourkela for "Comprehensive Student Insurance" for the students prosecuting following courses under BPUT during 2019-20:

- Students admitted during 2015-16 to 2018-19 under 5 yr UG Program (B.Arch),
- Students admitted during 2015-16 to 2018-19 under 5 yr PG Program (Int. MBA),
- Students admitted during 2015-16 to 2018-19 under 5 yr PG Program (Int. M.Sc),
- Students admitted during 2016-17 to 2018-19 under 4 yr UG Program (B.Tech),
- Students admitted during 2016-17 to 2018-19 under 4 yr UG Program (B.Pharm),
- Students admitted during 2016-17 to 2018-19 under 4 yr UG Program (B.Plan),
- Students admitted during 2017-18 to 2018-19 under 3 yr PG Program (Part. MBA),
- Students admitted during 2017-18 to 2018-19 under 3 yr PG Program (MCA),
- Students admitted during 2018-19 under 2 yr PG Program (M.Tech),
- Students admitted during 2018-19 under 2 yr PG Program (M.Pharm),
- Students admitted during 2018-19 under 2 yr PG Program (M.Arch),
- Students admitted during 2018-19 under 2 yr PG Program (M.Plan),
- Students admitted during 2018-19 under 2 yr PG Program (M.Sc),
- Students admitted during 2018-19 under 2 yr PG Program (MBA),
- Students admitted during 2017-18 to 2018-19 under 3 yr PG Program (M.Arch-Part),

**Period of insurance :** The Students' Package Insurance is valid for a period of twelve months from 04.08.2019 to 03.08.2020.

The coverage of the scheme and sum insured is as per Table given below:

Sl no.	Incidence	Coverage Amt. (Rs.)	Beneficiary
A	Death of the student continuing in University due to accident	2,00,000/-	Parent of the student concerned
B	Accident resulting irrecoverable loss of sight of one eye or loss of use of one limb of the student insured	1,00,000/-	Student himself (through college)
C	Accident resulting in grievous injury to any limbs of the student insured	1,00,000/-	Student himself (through college)
D	Accident resulting in total irrecoverable loss of sight of both eyes or loss of use of both limbs or loss of sight of one eye and loss of use of one limb of the insured student	2,00,000/-	Student himself (through college)
E	Death of earning parent/ guardian (as per University record) resulting from injury caused by an accident	2,00,000/-	Student himself (through college)



G.	Reimbursement of the cost of hospitalization to the student as an inpatient due to illness/disease/injury. Such cost will include the cost of room rent/ boarding expenses provided by hospital/ nursing home expenses, fees of surgeries, Doctors and specialist fees. It will also include OT charges, cost of blood, anesthesia, oxygen, surgical appliance, medicines, x-ray, any testing fees, the cost of chemotherapy, dialysis, pacemaker, artificial limbs, artificial organs etc, and all related expenses as per Standard Group Mediclaim Policy	Upto Rs. 50,000/-	Student himself (through college)
H	A Buffer sum insured to be kept as reserve for the students to meet the expenses arising out of extreme Medical cases only as per decision of the competent authority of BPUT	Rs. 10,00,000/- (Overall cap for all the insured student)	Student himself (through college)
I	Theft of laptop/ study materials of the student insured	Upto Rs. 30,000/-	Student himself (through college)

**Personal Accident Insurance-Students:** The Company shall pay to the Insured Person or the nominee if any of the Insured Person sustains any bodily resulting solely and directly from accident caused by external, violent and visible means in respect of any of the insured persons:-

1. If such injury shall, within twelve calendar months of its occurrence be the sole and direct cause of the death or permanent disablement of the insured student, the capital sum insured of Rs.2,00,000/- (two lakhs only).
2. If the accident results in irrecoverable loss of sight of one eye or loss of use of one limb of the student, the capital sum insured of Rs.1,00,000/- (one lakh only).
3. If the accident results in grievous injury to any limbs of the student insured, the capital sum insured of Rs.1,00,000/- (one lakh only)
4. If the accident resulting in injury shall within twelve calendar months of its occurrence be the sole and direct cause of loss of sight of both eyes or loss of use of two limbs or loss of sight of one eye and loss of use of one limb of the student, then a sum of Rs.2,00,000 (two lakhs only).

**Personal Accident Insurance-Parents:** The Company shall pay a sum of Rs.2,00,000/- (two lakhs only) to the insured student, if the named earning Parent/Guardian of the insured student (as per University records) shall sustain any bodily injury resulting solely and directly from an accident caused by external, violent and visible means, and if such injury shall be the sole and direct cause of the death or permanent disablement of the named earning parent/guardian.

**Hospitalization Benefits-Students:** The Policy covers reimbursement of Hospitalization expenses incurred by the student as an inpatient due to disease/illness/injury sustained by him/her. In the event of any claim becoming admissible under this policy, the Company will pay to the insured student through the college/institution the amount of such expenses as would fall under different heads mentioned below, and as are reasonably and necessarily incurred thereof by or on behalf of such insured students, but not exceeding the sum insured of Rs.50,000/- (fifty thousand) during the policy period.

1. Room, Boarding and Nursing Expenses as provided by the Hospital/Nursing home.
2. I.C. Unit expenses.
3. Surgeon, Anesthetists, Medical Practitioner, Consultants, Specialists fees.
4. Anesthesia, Blood, Oxygen, Operation Theater charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, and X-ray, Dialysis, Chemotherapy, Cost of Pace maker, Artificial limbs and Cost of Organs and similar expenses.
5. Ambulance expenses.

The Company's Liability in respect of all claims admitted during the period of insurance shall not exceed Rs.50,000/- per student.

**Buffer Sum Insured :** It is agreed that, in case of an admissible claim if the medical expenses of the insured student exceeds the covered amount of Rs.50,000/- then the excess amount is to be paid by the Company to the student out of the Buffer Sum Insured of Rs.10,00,000/- as per the decision of the competent authority of BPUT on case to case basis.

**Insurance Cover for Laptops/Study Materials:** The company shall pay to the insured student a maximum up to Rs.30,000/- in case of loss of Laptop/Study materials due to theft.

**Claim Procedure:** Upon the happening of any event which may give rise to claim under the policy, written claim intimation with full particulars to be given to the Company immediately by either the insured student or by the college with intimation to the University. All supporting claim documents (as detailed below) will be submitted to the company within 60 days of discharge from the hospital/nursing home, in case of hospitalization claims. As regards to personal accident claims, the supporting claim documents must be submitted to the company at the earliest. The Company shall not be liable to make any payment in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device for intimation and submission of the claim documents, the contact Authority of the Company and his/her address is as under:-

Authority	Postal address	Telephone (Office)	E-mail
Sr. Divisional Manager, United India Insurance Co. Ltd.	Divisional Office, Kachery Road, Uditnagar, Rourkela-769012	Tel :0661-2500365 Fax : 0661-2510279	<a href="mailto:dilipbehera@uiic.co.in">dilipbehera@uiic.co.in</a>

The following documents would be submitted to the company in support of the claim (as per Table –I).

**1. Death claims: (Sl. No. A to F as per Table-I)**

1. Claim form duly completed
2. Death certificate from the competent authority.
3. Police Report wherever applicable
4. Post-mortem Report and Viscera Report wherever applicable
5. Statement of the official of the College.
6. Copy of BPUT Regn. Card.
7. Copy of College/Institution ID Card

**2. Injury Claims: (Sl. No. B to F as per Table-I)**

1. Claim form duly completed
2. Police reports wherever applicable
3. Report of the attending doctor.



4. Investigation Report like laboratory tests, X-ray and reports essential for confirmation of the injury.
5. Copy of BPUT Regn. Card
6. Copy of College/Institution ID Card.
7. Statement of the officials of the college.
8. Voter ID Card or any other Identification of earning parent (incase of accidental death of parent)

**3. Hospitalization: (Sl. No. G as per Table-I)**

1. Claim form duly completed.
2. Doctor's advice for hospitalization.
3. Bills, from chemist(s) supported by proper prescription.
4. Bills, receipts and discharge certificate from the hospital.
5. Receipts and Pathological test reports from Pathologists
6. Nature of operation performed and surgeon's bill and receipt
7. Copy of BPUT Regn. Card
8. Copy of College/Institution ID Card.

**4. Theft of Laptop/ Study material: (Sl. No. I as per Table-I)**

1. Claim form duly completed
2. Proof of purchase/purchase bill
3. Police reports
4. Letter of subrogation & undertaking
5. Copy of BPUT Regn. Card
6. Copy of College/Institution ID Card.

**Time Limit for Settlement of Claims:** The disposal of the claims will be done within 15 working days from the date of receipt of the relevant documents as stated above. In cases where a claim would require an investigation, the same will be done with promptitude, and in any case their disposal will not be delayed beyond 15 working days from the receipt of Investigation report. Only in extreme cases where the genuineness (or otherwise) of a claim cannot be established within the aforesaid time frame for reasons beyond the control of the Company, the matter shall be brought to the notice of the University/College, and further action as deemed fit would be taken after mutual consent and to be disposed off within 15 days.

  
16.9.19  
REGISTRAR

Memo No.: 4507 /dated 16.09.2019

Copy to:

- All Principals / Directors of Constituent and Affiliated colleges of BPUT.
- University Notice Board.
- Information Officer to upload in the University website.
- All Dean(s) & Director(s) of the University / Finance Officer / Director I/c CAPGS for kind information.
- OSD to Vice Chancellor for kind information of the Hon'ble Vice Chancellor.

  
16.9.19  
REGISTRAR



