



WITH YOU ALWAYS

# Accidents Include

- Natural Calamities -Cyclone, Earthquake, Floods, Landslide, Lightning & Torrential Rains
- Un-Natural Causes - Air-crash, House / Building Collapse, Drowning, Electrocution, Falls, Factory / Machine Accidents, Fire, Fire-arms, Poisoning, Animal bite, Stampede & Suffocation
- Traffic Accidents – Road / Rail



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# Benefits

- Accidental Death :-
  - Event of fatal accident (death) to the insured,
- Dismemberment (Actual Severence Of Body Part): -
  - Event of loss of limbs, eyesight, speech & hearing,
- Permanent Total Disability : -
  - Event of disablement of permanent, total & irrecoverable nature
  - 100 % of the sum insured is payable if the insured suffers a disability that is permanent in nature (as certified by the medical practitioner) and because of which the person cannot be gainfully employed in his current occupation or the occupation for which is educated for.
- Permanent Partial Disability: -
  - Event of disablement of permanent partial & irrecoverable nature. This benefit is payable in the event of actual loss of digits such as thumb, forefinger, toe etc

# Additional Benefits



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- Accidental Medical Expenses:-
  - The following Medical expenses can be reimbursed under Accidental Insurance Policy:
  - Both in-patient and OPD expenses



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# Exclusions

- Intentionally self inflicted injury or suicide
- War, invasion, act of foreign enemy, civil war, terrorism
- Willful participation in illegal act
- Radioactivity
- Under influence of Alcohol & Drugs
- Participation in in professional sports
- Participation in adventure sports –skydiving / parachuting, hand gliding
- AIDS
- Any pre-existing condition
- Any sickness or medical condition

# Notice

BBMK University, Dhanbad notified vide office order no BBMKU/DSW/R/936/2021 Dated 10/10/2021 for group insurance of all registered students of session 2021-2024 by TATA AIG GENERAL INSURANCE COMPANY LIMITED, MUMBAI for coverage of Rs.200000/- only (Rs.Two lakhonly) for accidental coverage only. The group insurance will cover following types of accidental insurance :

1. Accidental Death
2. Dismemberment
3. Permanent Total Disablement
4. Permanent Partial Disablement

The details of terms and condition is available on College Website.The students should deposit online annual Premium of Rs.72/- in the college Account through college website by 7<sup>th</sup> June 2022.

*Shamila Rai*  
24/05/22

Principal,  
SSLNT MahilaMahavidyalaya, Dhanbad.