



National Insurance Company Limited

(A Govt. of India Undertaking)

CIN - U10200WB1906GOI001713

IRDA Regn. No. - 58

Personal Accident Policy (For School Children)

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National Insurance Company Limited
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CIN - U10200WB1906GOI001713 IRDA Regn. No. - 58

Issuing office

Personal Accident Policy (For School Children)

1 Recital Clause

Whereas the insured designated in the schedule hereto has by a proposal, dated as stated in the schedule, which shall be the basis of this contract and is deemed to be incorporated herein, has applied to National Insurance Company Ltd., (herein after called the company) for the insurance herein after set forth in respect of person(s) named in the schedule hereto (herein after called the insured person) and has paid premium as consideration for such insurance.

2 Operative Clause

Now the policy witnesses that, subject to the terms, definition, exclusions and conditions contained herein or endorsed or otherwise expressed hereon, the company undertakes that if during the policy period stated in the schedule or during the continuance of the policy by renewal, any insured person shall sustain any injury resulting solely and directly from an accident in the manner and to the extent defined below, then the company shall pay to the Insured or his/her legal representative the sum described below but not exceeding the capital sum insured in respect of the insured person provided,

- a) if such injury is caused while the insured person is within the school premises of the Insured at the address mentioned in the schedule or while participating in picnics excursions or any other activity organized or sponsored and authorized by the written permission of the insured or
- b) if such injury is caused while the insured person is travelling in the school bus owned or hired by the insured and is used as a mode of transport for the insured person,

Benefit

2.1 Death

If such injury shall within six (6) calendar months of its occurrence be the sole and direct cause of death of the insured person, the capital sum insured stated in the schedule hereto applicable to such insured person.

2.2 Loss of two limbs or two eyes or one limb and one eye

If such injury within six (6) calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of sight of both eyes or of the actual loss by physical separation of the two hands or two feet or of one hand and one foot or of such loss of sight of one eye and such loss of one hand or one foot, sixty percent (60%) of the capital sum insured as stated in the schedule hereto applicable to such insured person.

2.3 Loss of one limb or one eye

If such injury shall within six (6) calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of sight of one eye or of the actual loss by physical separation of one hand or one foot, thirty percent (30%) of the capital sum insured as stated in the schedule hereto applicable to such insured person.

2.4 Permanent Total Disablement

If such injury shall as a direct consequence there of immediately permanently totally and absolutely disable and prevent the insured person from attending the school, ten percent (10%) of the capital sum insured as stated in the schedule hereto applicable to such insured person per annum for 10 years or a cash payment of fifty percent (50%) of the capital sum insured as stated in the schedule hereto applicable to such insured person.

2.5 Medical & Hospitalisation Expenses

- i. If such injury shall require any insured person to incur medical expenses for **outpatient treatment**, such expenses limited to one percent (1%) of the capital sum insured hereto applicable to such insured person per week for a maximum of 40 weeks, subject to maximum of INR 1,500 during the policy period.
- ii. If such injury shall require any insured person to incur expenses for hospitalisation, diagnostic and surgery, such expenses limited to ten percent (10%) of the capital sum insured for any one occurrence, subject to maximum of INR 1,500 during the policy period.

2.5.1 Deductible

Deductible of INR25 shall apply on each and every claim under clause 2.5 (i)&2.5 (ii) respectively.

3 Definitions

- 3.1 **Accident** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 3.2 **Break in policy** occurs at the end of the existing policy period when the premium due on a given policy is not paid on or before the renewal date or within 30 days of grace period.
- 3.3 **Capital Sum Insured** means the amount of insurance in respect of each insured person as mentioned in the schedule.
- 3.4 **Condition precedent** means a policy term or condition upon which the company's liability under the policy is conditional upon.
- 3.5 **Contract** means prospectus, proposal, policy, and the policy schedule, constitute the contract of the policy. Any alteration with the mutual consent of the insured person and the insurer can be made only by a duly signed and sealed endorsement on the policy.
- 3.6 **Contribution** is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion of Sum Insured.
This clause shall not be apply to any Benefit offered on fixed benefit basis.
- 3.7 **Deductible** means a cost-sharing requirement that provides that the company shall not be liable for a specified rupee amount which shall apply before any claim payable by the company.
- 3.8 **Grace period** means 30 days immediately following the premium due date during which a payment can be made to renew or continue the policy in force without loss of continuity benefits. Coverage is not available for the period for which no premium is received.
- 3.9 **Hospital** means any institution established for in-patient care and day care treatment of disease/ injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under Schedule of Section 56(1) of the said Act, OR complies with all minimum criteria as under:
- i. has qualified nursing staff under its employment round the clock;
 - ii. has at least 10 (ten) inpatient beds, in those towns having a population of less than 10,00,000 (10 lacs) and 15(fifteen) inpatient beds in all other places;
 - iii. has qualified medical practitioner (s) in charge round the clock;
 - iv. has a fully equipped operation theatre of its own where surgical procedures are carried out
 - v. maintains daily records of patients and shall make these accessible to the company's authorized personnel.
- 3.10 **Hospitalisation** means admission in a hospital as an in-patient for a minimum period of 24 consecutive hours except for specified procedure/ treatment, where such admission could be for a period of less than 24 consecutive hours.
- 3.11 **In-patient** means an insured person who is admitted in hospital upon the written advice of a duly qualified medical practitioner for more than 24 continuous hours, for the treatment of injury during the policy period.
- 3.12 **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.
- 3.13 **Insured/Insured person** means person(s) named in the schedule of the policy.
- 3.14 **Loss of foot by physical separation** means separation at or above ankle.
- 3.15 **Loss of hand by physical separation** means separation at or above wrist.
- 3.16 **Loss of sight** means total and irrecoverable loss of ability to see or total blindness.
- 3.17 **Medical expenses** means expenses that an insured person has necessarily and actually incurred for medical treatment on account of injury on the advice of a medical practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
- 3.18 **Medical practitioner** means a person who holds a valid registration from the medical council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of the license.

- 3.19 **Notification of claim** means the process of notifying a claim to the company by specifying the timelines as well as the address / telephone number to which it should be notified.
- 3.20 **Out-patient treatment** means treatment in which the insured person visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a medical practitioner and the insured person is not admitted as a day care patient or in-patient.
- 3.21 **Permanent Disablement** means disablement lasting twelve calendar months and at the expiry of that period beyond of improvement.
- 3.22 **Policy period** means the period commencing from the inception date and terminating at midnight on the expiry date as mentioned in the schedule.
- 3.23 **Portability** means transfer by an individual health insurance policy holder (including family cover) of the credit gained for pre-existing conditions and time bound exclusions if the policy holder chooses to switch from one insurer to another.
- 3.24 **Schedule** means a document forming part of the policy, containing details including name of the insured person, age, relation of the insured person, capital sum insured, premium paid and the policy period.
- 3.25 **Surgery** means manual and / or operative procedure (s) required for treatment of a injury, correction of deformities and defects, relief of suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner.
- 3.26 **Standard type of Aircraft** means any aircraft duly licensed to carry passengers [for hire or otherwise]by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiple engines.

4 Exclusions

4.1 Limits of compensation

The company shall not be liable to make any payment under the policy for more than one of the clauses (2.1) to (2.4) in respect of the same period of disablement.

The company shall not be liable under the policy in respect of payment of compensation in connection with:

4.2 Intentional self-inflicted injury

Any intentional self-injury, suicide or injury from attempted suicide.

4.3 Drug/alcohol abuse

Any injury due to misuse or abuse of drugs/alcohol or use of intoxicating substances.

4.4 Venereal disease or insanity

Any injury directly or indirectly caused by venereal disease or insanity.

4.5 Pregnancy

Death or disablement directly or indirectly caused by , contributed to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof.

4.6 Aviation or ballooning

Any injury while the insured person is engaged in aviation or ballooning.

4.7 Non- fare paying passenger in aircraft

Any injury while the insured person is mounting into, dismounting from or travelling in any aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world

4.8 Racing, hunting, mountaineering, winter sports & water sports

Any injury while steeple-chasing racing of any kind (other than on foot), paper- chasing on horseback, hunting, pig-sticking, polo mountaineering (necessitating the use of ropes or guides)or whilst engaged in winter sports- skiing & ice hockey, underwater pastimes, water skiing, potholing.

4.9 Unreasonable activities in school premises or picnics or excursions

Any injury while engaged in any activity which cannot be reasonably interpreted as an activity customarily conducted in the School Premises or in picnics or excursions organized or sponsored and authorized by the Insured or in the School bus owned or hired by the insured and used as a mode of transport for the insured person.

4.10 War group perils

Any injury directly or indirectly caused by or arising from or attributable to war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.

5 Conditions

5.1 Disclosure of information

In the event of misrepresentation, mis-description or non-disclosure of any material fact, the policy shall be void and all premium paid hereon shall be forfeited to the company.

5.2 Condition precedent to admission of liability

The due observance and fulfilment of the terms and conditions of the policy, by the insured person, shall be a condition precedent to any liability of the company to make any payment under the policy.

5.3 Communication

- i. All communication should be in writing.
- ii. For claim serviced by the company, the policy related issues, change in address to be communicated to the policy issuing office at the address mentioned in the schedule.
- iii. The company will communicate to the insured person at the address mentioned in the schedule.
- iv. The insured shall give immediate notice to the company of any insured person attaining the age of 16 years.

5.4 Medical examination

The insured shall as often as required to arrange for the insured person, medical examination on behalf of the company at their own expense in respect of any alleged bodily injury.

5.5 Notification of claim

- i. Upon the happening of any event which may give rise to a claim under this policy, written notice with full particulars must be given to the company immediately but in any event within 21 days of the injury in respect of which a claim is to be made.
- ii. In case of death of the insured person reasonable notice shall be given to the company before interment or cremation and the company may require or be represented at a post mortem examination on the body of the insured person. Immediate notice stating time and place shall be given to the company of any inquest appointed

5.6 Claim Documents

Duly completed claim form

In addition, the following documents are to be submitted depending on the nature of the claim.

Death

- i. Attending Doctors Report
 - ii. Original policy for cancellation
 - iii. Original Death Certificate
 - iv. Original / attested Post Mortem / Coroners Report, where applicable
 - v. Attested copy of FIR / Panchnama
 - vi. Police Inquest report, where applicable
 - vii. Any other document required by the company
- Post mortem report if necessary, be furnished within the space of fourteen days after demand in writing

Disablement

- i. Attending Doctors Report
- ii. Original policy for cancellation
- iii. Disability Certificate from Govt. Registered Medical Practitioners, where applicable
- iv. Diagnostic reports like laboratory test, X- rays and/ or any other reports confirming injury
- v. Police Inquest report, where applicable
- vi. Any other document required by the company

Medical Expenses

- i. Medical Bills corresponding to Doctor's prescription
- ii. Any other document required by the company

5.7 Claim Procedure

- i. Necessary documents should be submitted to the company along with completed claim form within 30 days after date of such loss. The company shall accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the insured.
- ii. Evidence as the company may require from time to time shall be furnished within 14 days after demand in writing
- iii. In case of death or Disablement (clause (2.1) to (2.4)) the claim will be paid on delivery of this policy for endorsement deleting the name of the insured person in respect of whom the capital sum insured shall become payable

- iv. In case of Permanent Total Disablement, compensation shall be payable on half-yearly basis so long as the disablement continues but not exceeding ten years. The first payment is payable after the expiry of one year from the date of injury and the last payment on expiration of the company's liability.

5.8 Claim Settlement

- i. On receipt of the final document(s) or investigation report (if any), as the case may be, the company shall within a period of 30 days offer a settlement of the claim to the insured person.
- ii. If the company, for any reasons, decides to reject a claim under the policy, shall communicate to the insured person in writing and within a period of 30 days from the receipt of the final document(s) or investigation report (if any), as the case may be.
- iii. Upon acceptance of an offer of settlement as stated above by the insured person, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by the company.
- iv. In the cases of delay in the payment, the company shall pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed.

5.9 Contribution

In case of multiple policies which provide fixed benefits on the occurrence of the insured event in accordance with the terms and conditions of the policies, the company shall make the claim payments independent of payments received under other similar policies.

5.10 Fraud

The company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device whether by the Insured or by any person acting on his behalf.

5.11 Cancellation

The company may at any time cancel the policy (on grounds of fraud, moral hazard or misrepresentation or non-cooperation) by sending the insured person 30 (thirty) days' notice by registered letter at insured person's last known address and in such event the company will not allow any refund.

The insured may at any time cancel the policy and in such an event the company shall allow refund of premium after charging premium at company's short period rate mentioned below provided no claim occurred up to the date of cancellation.

Short Period Rates:

Period (not exceeding)	Proportion of Premium
1 month	1/4 of annual rate
3 months	1/2 of annual rate
6 months	3/4 of annual rate
Exceeding 6 months	Full annual premium

5.12 Arbitration

- i. If any dispute or difference shall arise as to the quantum to be paid under the policy, (liability being otherwise admitted) such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by the parties here to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.
- ii. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the company has disputed or not accepted liability under or in respect of the policy.
- iii. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon the policy that award by such arbitrator/arbitrators of the amount of expenses shall be first obtained.

5.13 Disclaimer

If the company shall disclaim liability to the insured person for any claim hereunder and if the insured person shall not within 12 calendar months from the date of receipt of the notice of such disclaimer notify the company in writing that he does not accept such disclaimer and intends to recover his claim from the company, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

5.14 Premium adjustment

The first premium and the renewal premiums that may be accepted are calculated on the basis of the number of lives insured actually in the regular roll of the insured. The insured shall keep an accurate record of the Lives insured during each policy period and shall at all times allow the company to verify such records and within one month of the expiry of each policy period shall furnish the company with a statement of the actual number of Lives insured so recorded and if such number of Lives insured shall differ from the figure on which the premium has been paid the difference in premium shall be met by a further payment or by a refund as the case may be.

5.15 **Renewal of policy**

- i. The Policy may be renewed by mutual consent. The company shall not however be bound to give notice that it is due for renewal. Renewal of the policy cannot be denied other than on grounds of fraud, moral hazard or misrepresentation or non-cooperation. In the event of break in the policy a grace period of 30 days is allowed. Coverage is not available during the grace period.
- ii. The insured shall on tendering any premium for the renewal of this policy, give in writing to the company of any disease, physical defect or infirmity with which insured person has become affected and of which the insured has become cognizant since the payment of the last preceding premium.

5.16 **Portability**

In the event of the insured porting to any other insurer, insured must apply with details of the policy and claims to the insurer where the insured wants to port, at least 45 (forty five) days before the date of expiry of the policy.

Portability shall be allowed in the following cases:

- i. all individual health insurance policies issued by non-life insurance companies including family floater policies.
- ii. individual members, including the family members covered under any group health insurance policy of a non-life insurance company shall have the right to migrate from such a group policy to an individual health insurance policy or a family floater policy with the same insurer. One year thereafter, the insured shall be accorded the right to port to another non-life insurance company.

5.17 **Withdrawal of Product**

In case the policy is withdrawn in future, the company will provide the option to the insured person to switch over to a similar policy at terms and premium applicable to the new policy.

5.18 **Revision of terms of the policy including the premium rates**

The company, in future, may revise or modify the terms of the policy including the premium rates based on experience. The insured shall be notified three months before the changes are effected.

5.19 **Beneficiary**

The company shall be entitled to treat the Insured as the absolute owner of this policy and shall not be bound to recognise any equitable or other claim to or interest in the policy.

5.20 **Full and Final Discharge**

Any receipt or discharge which the insured may grant to the company for any capital sum or compensation under this policy shall be deemed a final and complete discharge of all liability the company in respect of all injury resulting to the insured person in consequence of the accident whether resulting before or after the date of such receipt or discharge

5.21 **Nomination**

The insured is mandatorily required at the inception of the Policy to make a nomination for the purpose of payment of claims under the policy in the event of death of insured person.

Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made.

No assignment of this policy or the benefits there under shall be permitted.

6 Redressal of grievance

In case of any grievance relating to servicing the policy, the insured person may submit in writing to the policy issuing office or regional office for redressal. If the grievance remains unaddressed, insured person may contact "Customer Relationship Management Department", National Insurance Company Limited, Chhabildas towers, 6A, Middleton Street, Kolkata - 700071.

If the insured is not satisfied, the grievance may be referred to "Personal Accident Insurance Department" National Insurance Company Limited, 3 Middleton Street, Kolkata - 700071.

The insured can also approach the office of Insurance Ombudsman of the respective areas and regions for redressal of grievance. The contact details of the Insurance Ombudsman are available in IRDA website.

7 Optional Cover

7.1 Cover for public, private transport

Whereas the insured by a proposal, which shall be the basis of this contract and is deemed to be incorporated herein, has applied to National Insurance Company Limited (herein called the company) for the insurance herein after set forth and has paid the premium as consideration for such insurance in respect of the insured person as mentioned in the schedule.

Subject otherwise to the terms, definitions, exclusions, and conditions of the policy and subject to the terms contained herein, it is hereby understood and agreed that, if any insured person shall sustain any injury resulting solely and directly from an accident in the manner and to the extent defined under Clause 2, then the company shall pay to the Insured or his/her legal representative the sum described under Clause 2 but not exceeding the capital sum insured in respect of the insured person provided, if such injury is caused while the insured person is travelling to and from the school/college on foot, by cycle or other public private transport.

Please preserve the policy for all future reference.

Note: For legal interpretation English version shall hold good