



# S. N. D. T. WOMEN'S UNIVERSITY

## DEPARTMENT OF STUDENTS' WELFARE

1st Floor, Above Patkar Hall, 1, Nathibai Thackersey Road, Mumbai-400 020. • Telephone : 22031879, Ext. 260  
Direct : 22018893 / 22072209 • Univ. Fax : 9122-22018226 • Email : dsw@sndt.ac.in / nss@sndt.ac.in  
Website : www.sndt.ac.in

July 14, 2015

Ref.No.DSW-Student Insurance-39/2015-16/ 5

To,

The Director/Principal/HOD  
All the Conducted Colleges /Departments  
S.N.D.T. Women's University

**Sub: - Student Insurance Scheme for Conducted Colleges/Departments, 2015-16**

Dear Sir/Madam,

The proposed to introduce the Student Insurance Scheme was placed in the University Board of Student Welfare dated January 15, 2015 and passed by the members of the Board. Later proposed was placed in the Management Council, vide its Agenda Item No.9 (Addl. Item No.1) Finance & Accounts Committee Additional Item No.1 dates 09-02-15, considered the proposal and passed the following resolution.

**Resolution:-**

RESOLVED that the proposal recommended by Board of Students Welfare, for the Insurance Scheme proposal for students group insurance policy for the year 2015-16 be approved at premium of Rs.20/- (including all taxes) + Rs.2/- as administrative charges. ✓

**Following are the details of the Scheme:-**

1. "The Oriental Insurance Company Ltd" has been selected for the Student Insurance Scheme/Policy
2. The Policy will be for the year 2015-16 and will commence from the date of clearance of the cheque issued by the concerned College/Department.
3. The Premium is as follows:-  
Rs.20/- + Rs.2/- = Rs.22/- Rs.2/- is administrative charges at College/Department Level, Rs.20/- x total No of Students has to be sent by cheque to the concerned Insurance Company.
4. The cheque should be in favour of THE ORIENTAL INSURANCE COMPANY LIMITED
5. The certified list of the students duly signed by the Principal/Head/Director along with the cheque should be sent to the following address:-  
The Oriental Insurance Company Limited  
Thane Divisional Office  
Saraswati Mandir, 3<sup>rd</sup> Floor,  
Above Marathi Grantha  
Sangrahalaya, Near Z.P. Office  
Thane (W)-400601  
Phone-25402721/22/25401172

6. Students Group Insurance Policy charges for the Academic year 2015-16 is as follows:-

Sr. No.	Category of Claim	Sum Insured
1	Death	Rs.1,00,000/-
2	For Permanent Disablement a) Loss of Sight ( Both Eyes) b) Loss of two limbs c) Loss of one limb and one eye	Rs.1,00,000/-
3	Medical Expenses incurred due to accident on Hospitalization	Rs.1,00,000/-

Other minor items as well.

7. The student Insurance Scheme of Rs.20+Rs.2/- will be included in the Annual Fee structure of the University letter of the same will be given by the Director BCUD.

The Conducted Colleges/Departments of Churchgate, Juhu and Pune Campuses are requested to kindly take cognizance of the above proposal and introduce the Student Insurance Scheme immediately.

Incase you have any doubts kindly contact Dr. Nitin S. PrabhuTendolkar, Assistant Dean of Student Welfare as and when required.

Thanking you,

Yours Sincerely,



(Dr. Nitin S. PrabhuTendolkar)  
Assistant Dean of Students'



(Dr. Linda R. Dennis)  
Dean of Students' (Addl. Charge)



The Oriental Insurance  
Company Limited.

Prithvi. Agni. Jal. Aakash.  
Sab ki suraksha hamare paas.

**THANE DIVISIONAL OFFICE**

Saraswati Mandir, 3<sup>rd</sup> Floor Above Marathi Grantha Sangrahalaya, Near Z.P. Office,

**THANE (W) – 400 601.**

**Phone: 25402721/22/25401172 25369996 Fax: 25378618**

**Email: v.tawde@orientalinsurance.co.in, rghodgekar04@gmail.com**

01/01/2015

To  
The Director  
Dept. Of Student Welfare  
SNDT Womens University  
Churchgate  
Mumbai - 400020

Respected Sir/madam,

**RE : QUOTATION FOR STUDENTS GROUP INSURANCE POLICY FOR YR.2015-16**

We have pleasure in quoting below the premium rates for the above Policy for your students:

**Premium Per Student : Rs.18/- Including Service Tax (Out Of Rs.20/- & RS. 2/- is Administrative Charges by Colleges)**

**Risk covered:** If at any time during the currency of the Policy the insured person shall sustain any bodily injury resulting solely and directly from **Accident** caused by external, violent and visible means then the liability of the Company, Subject to terms and conditions of the policy would stand as under:

**Students' Group Insurance Policy Coverage for the academic year (2015 -2016)**

<i>Sr No.</i>	<i>Category of claim</i>	<i>Sum Insured</i>
1	Death	Rs.1,00,000/-
2	For Permanent Disablement a) Loss of Sight(Both Eyes) b) Loss of two limbs c) Loss of one limb and one eye	Rs.1,00,000/-
3	Medical Expenses incurred due to accident On Hospatalization	Rs.1,00,000/-

We assured you that we will endeavor to provide all possible assistance and prompt service. Looking forward to build up strong business relations in the years to come. Please feel free to call on our Tel no. in case of any queries/clarifications'.

Thanking You,

Yours faithfully

  
Divisional Manager





**The Oriental Insurance  
Company Limited.**

  
Prithvi. Agni. Jal. Aakash.  
Sab ki suraksha hamare paas.

Saraswati Mandir, 3<sup>rd</sup> Floor Above Marathi Grantha Sangrahalaya, Near Z.P. Office,  
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**Email: v.tawde@orientalinsurance.co.in, rghodegekar04@gmail.com**

**01 Jan. 2015**

**To  
Director  
Student Welfare  
S.N.D.T. Womens University  
Nathibai Thakersey Road,  
Churchgate , Mumbai - 400 020**

**Re : Students Group Insurance Policy For the Academic Year 2015-016**

Respected Sir/Madam,

The Oriental Insurance Company Ltd was incorporated at Bombay on 12th September 1947. The Company was a wholly owned subsidiary of the Oriental Government Security Life Assurance Company Ltd and was formed to carry out General Insurance business. The Company was a subsidiary of Life Insurance Corporation of India from 1956 to 1973 (till the General Insurance Business was nationalized in the country). In 2003 all shares of our company held by the General Insurance Corporation of India has been transferred to Central Government.

The Company is a pioneer in laying down systems for smooth and orderly conduct of the business. The strength of the company lies in its highly trained and motivated work force that covers various disciplines and has vast expertise. Oriental specializes in devising special covers for large projects like power plants, petrochemical, steel and chemical plants. The company has developed various types of insurance covers to cater to the needs of both the urban and rural population of India. The Company has a highly technically qualified and competent team of professionals to render the best customer service.

ORIENTAL with its head Office at New Delhi has 23 Regional Offices and nearly 900 operating Offices in various cities of the country. The Company has overseas operations in Nepal, Kuwait and Dubai. The Company has a total strength of around 16,000 employees. From less than a lakh at inception, the Gross Premium went up to Rs.58 crores in 1973 and during 2010-11 the figure stood at a mammoth Rs. 5569 crores

### **Our Corporate Mission**

To contribute to the socio economic objectives of the nation by being a vibrant and viable organization catering to the growing insurance needs of the community. Towards this end we will strive for effective management of business operations

### **Our Corporate Objectives**

1. To serve better the insurance needs of the entire community, keeping CUSTOMER as the focus.
2. To strengthen our tradition of being CUSTOMER - FRIENDLY, in order to provide quality service.
3. To manage Business profitably, manage funds judiciously and deploy investible funds for optimum yield.
4. To optimize the retention of Indian business and conduct reinsurance and international operations in the best interest of the country.
5. To work towards minimization of losses and develop Risk Management Technologies.
6. To function as a strong and dynamic non-life insurer.

No wonder, The Oriental Insurance Company has been enjoying the highest rating from leading Indian credit rating agencies CRISIL and ICRA. The Company has also been rated as B++ (Very Good by AM Best, an international rating agency).

WE propose to cover all your students against Personal accident cover, as accidents do occur, in spite of abundant precautions. We give below the general idea about the coverage offered in Personal accident policy.

### **What is Personal Accident Insurance?**

Personal Accident is an insurance cover wherein, in the event of the person sustaining bodily injuries resulting solely and directly from an accident caused by EXTERNAL, VIOLENT & VISIBLE means, resulting into death or disablement.

### **What type of events are covered under Personal Accident Insurance?**

This Policy Can be covered on 24 hours.

An accident may include events like:

- Rail / Road / Air Accident.
- Injury due to any collision/fall.
- Injury due to Bursting of gas cylinder.
- Snake-bite, Frost bite/Dog bite.
- Burn Injury, Drowning, Poisoning etc.

Provided also that the due observance and fulfillment of the terms and conditions of this policy (which conditions and all endorsement hereon are to be read as part of this policy) shall so far as they relate to any thing to be done or not to be done by the insured be a condition precedent to any liability of the company under this policy

**All Participation any Adventurous sports activities (other than the above Exclusion) is to be prior consent department / Institute / college can be covered.**

Accidents while sight -seeing, tour or excursion , swimming, NSS Camps / NCC Camps/ Sports

Claims will be considered even if students meet with an Accident Anywhere in India Or Abroad

**What is scope of cover & benefits available under Personal Accident Cover ?**

Personal Accidental policy covers accidental death, loss of limbs, permanent total and partial disablement as selected and granted by the insurance companies based on the underwriting norms.

**Does this policy cover medical expenses incurred due to accident ?**

Yes, Medical expenses reimbursement can be covered on Hospitalization. These expenses are payable, in case, if the claim is admitted under the basic policy cover.

**What is permanent total/partial and temporary disablement ?**

(i) When an insured person sustains accidental injuries resulting in loss of limb and is certified by a medical specialist that the injury is of a permanent total or permanent partial nature, then only the insured shall deemed to be permanently totally/partially disabled.

(ii) Temporary total disablement arises when a person is not in a position to perform the duties that he performing immediately prior to the accident, which has to be certified by a medical professional.

These are general interpretation for easy understanding & not legal wording.

These are only illustrative and not an exhaustive list of type of accidents

### Exclusions

Natural Calamity, riots but it will not include suicide or attempt of suicide

Whilst under the influence of intoxicating liquor or drugs.

Whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from travelling in any balloon or aircraft other as a bonafide passenger (fare paying or otherwise) in any duty licensed standard type of aircraft anywhere in the world

Directly or indirectly caused by verteral disease or insanity.

Arising or resulting from the insured committing any breach of law with criminal intent.

Any person directly or indirectly connected with or traceable to war ,invasion,act of foreign enemy,Hostilities (whether war be declared or not) civil war Rebellion , Revolution ,insurrection Mutiny,Military or usurped power,Seizure,Capture,Arrest Restraints and Detainment of all kings,princess and people of whatever nation,condition or equality.

Any person directly or indirectly caused or contributed to by or arising from ionizing radiations or contamination by radio activity from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exception,combustion shall includes any self sustaining process of nuclear fission.

Any person directly or indirectly caused or contributed to by or arising from nuclear weapon material.

The insurance under this policy shall not extend to cover death or disablement resulting directly or indirectly caused by childbirth or pregnancy or in consequence thereof.

Service on duty with any armed force.

**The Insurance Companies should be intimated within seven working days in any type of Accident.**

What the insured has to do in the event of accident?

The following documents are required to be submitted:

#### **IN THE EVENT OF ACCIDENTAL INJURIES**

- Immediate written notice should be given to the Insurance Company within **seven days** with all particulars. E.Mail : [rema.kp@orientalinsurance.co.in](mailto:rema.kp@orientalinsurance.co.in) & [skadhav@orientalinsurance.co.in](mailto:skadhav@orientalinsurance.co.in)
- Claim from duly completed by the institution along with the following documents should be submitted ;
- Medical Certificate about the nature and extent of accident resulting injuries.
- Medical Examiner's Report. Disablement certificate issued by civil surgeon
- Details of treatment rendered by the attending Doctor/Hospital/Nursing home.
- Original discharge card Hospital Bill, Medical Bill With Proper Prescription, Test Report with Bill. X-Ray Report with bill, Fitness certificate
- Police report (wherever applicable) , Any other document /information if found necessary

#### **IN THE EVENT OF ACCIDENTAL DEATH**

The following documents are required to be submitted :

- Post-mortem Report.
- F.I.R./ Police Report.
- Panchnama
- Departmental Inquiry, if any.
- Report of Doctor/Hospital/Nursing Home.
- Death Certificate. Inquest Panchnama ,Cause of Death Certificate
- Any other document /information if found necessary

We assured you that we will endeavor to provide all possible assistance and prompt service. Looking forward to build up strong business relations in the years to come. Please feel free to call on our Tel no. in case of any queries/clarifications'

Yours truly,



DIVISIONAL MANAGER

