

# VIDYARTHI SURAKSHA KAVACH ARMY PUBLIC SCHOOL

1. Group Personal Accident Policy "VIDYARTHI SURAKSHA KAVACH" has been instituted as an AWES initiative in all AWES run schools for their students and employees in collaboration with National Insurance Company at a very nominal cost of ₹ 125.00 per year. The salient features of the policy are :-

- (a) In case of death of insured person, a sum of ₹5 lacs is paid to the beneficiary.
- (b) ₹5 lacs are paid for loss of one eye/limb.
- (c) "Continued education benefit" in case of accidental death of parent or earning member of the family who has been supporting the child's education.

2. The premium is ₹10.00 per month per individual thus making a total of ₹120.00 per individual per annum and the duration of the insurance scheme is one year for accidents, arising anywhere, i.e. at home at schools/ colleges in public whilst engaging in any occupation vocational activity and/or travelling by any mode of conveyance directly caused by external visible means in sudden, unforeseen manner.

3. The students of Army Public Schools are covered for continuing education benefit for school fees, examination fees, cost of books and uniform in case of accidental death of the parent/earning member of the family who has been supporting the education of the student in school, for the remaining years of school years of school education course. The limit of compensation for policy under continuing education benefit would be ₹15,000.00 per student per year payable on pro rate basis for the remaining months of that year with year)

limit of ₹15,000.00 per year. This would be valid for the entire duration of school education/existing college course as applicable.

4. ₹5,00,000.00

(A) Accidental death, the capital sum insured will be paid if the death of the insured person is within a period of twelve months from the date of bodily injury and such bodily injury be the sole and the direct cause of death of the insured person.

(b) Permanent total disablement within twelve months its occurrence and is the direct cause of total and irrecoverable loss of 'Sight of one eye or actual loss by physical separation of two entire hands or two entire feet or one entire hand and one entire foot'.

5. ₹5,00,000.00

(a) Loss of one limb or one eye within twelve months of its occurrence and is direct cause of total loss of 'sight of one eye or actual loss by physical separation of one entire hand or actual loss by physical separation of one entire foot or total irrecoverable loss of use of a hand or a foot without physical separation'.

6. In case of accidental death of a parent or the earning member of the family who has been supporting the child's education, the compensation on account of school/ college and examination fees would be payable as under :-

(a) A one time compensation benefit for education upto class 12 for the school students and for existing college course for college students on pro rate basis for the remaining months of that year with yearly limit of ₹15,000.00 per student per year.

(b) Payment of the total amount will be made by National Insurance Company to HQ AWES who would make the payments to Army Schools as applicable on yearly basis.