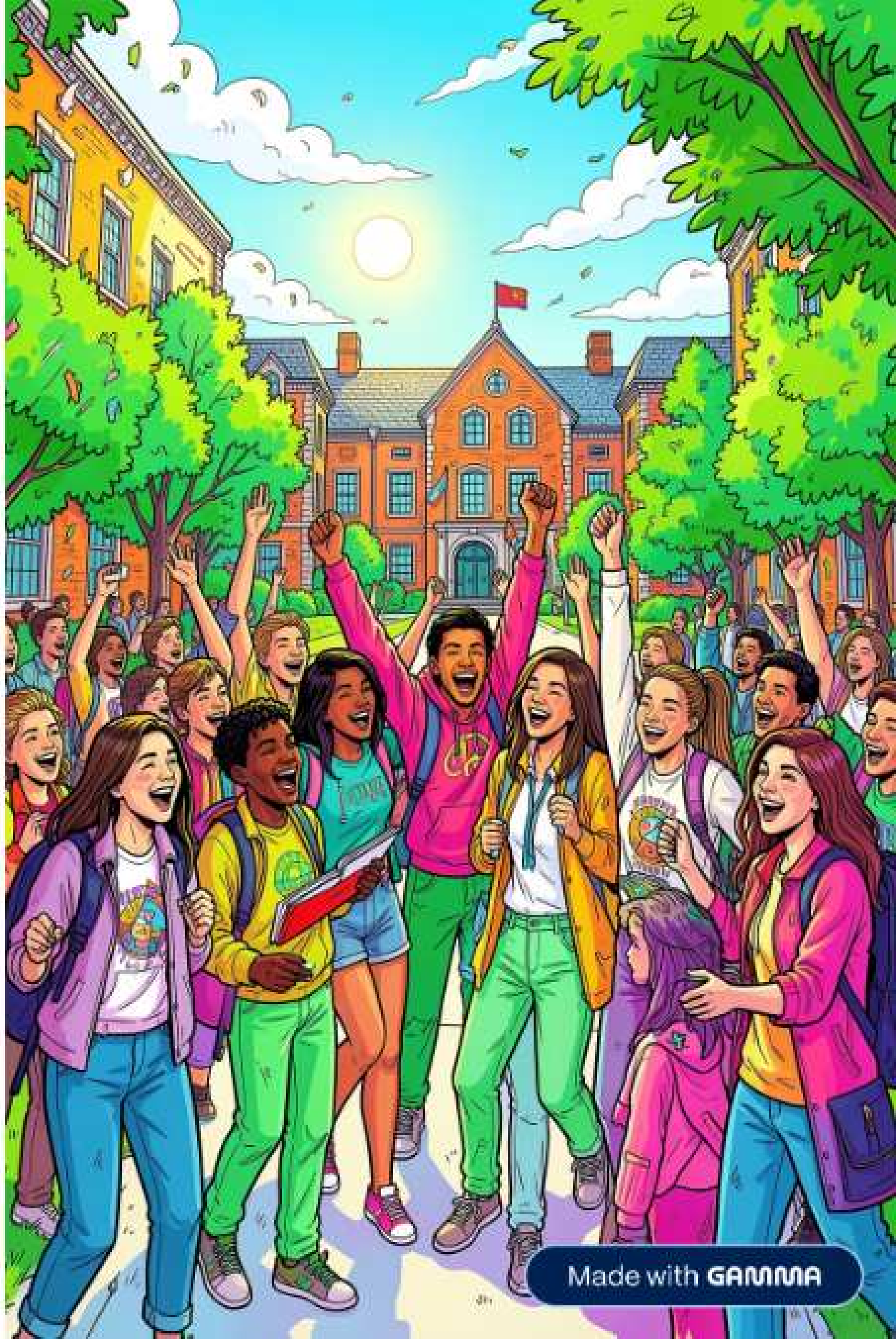
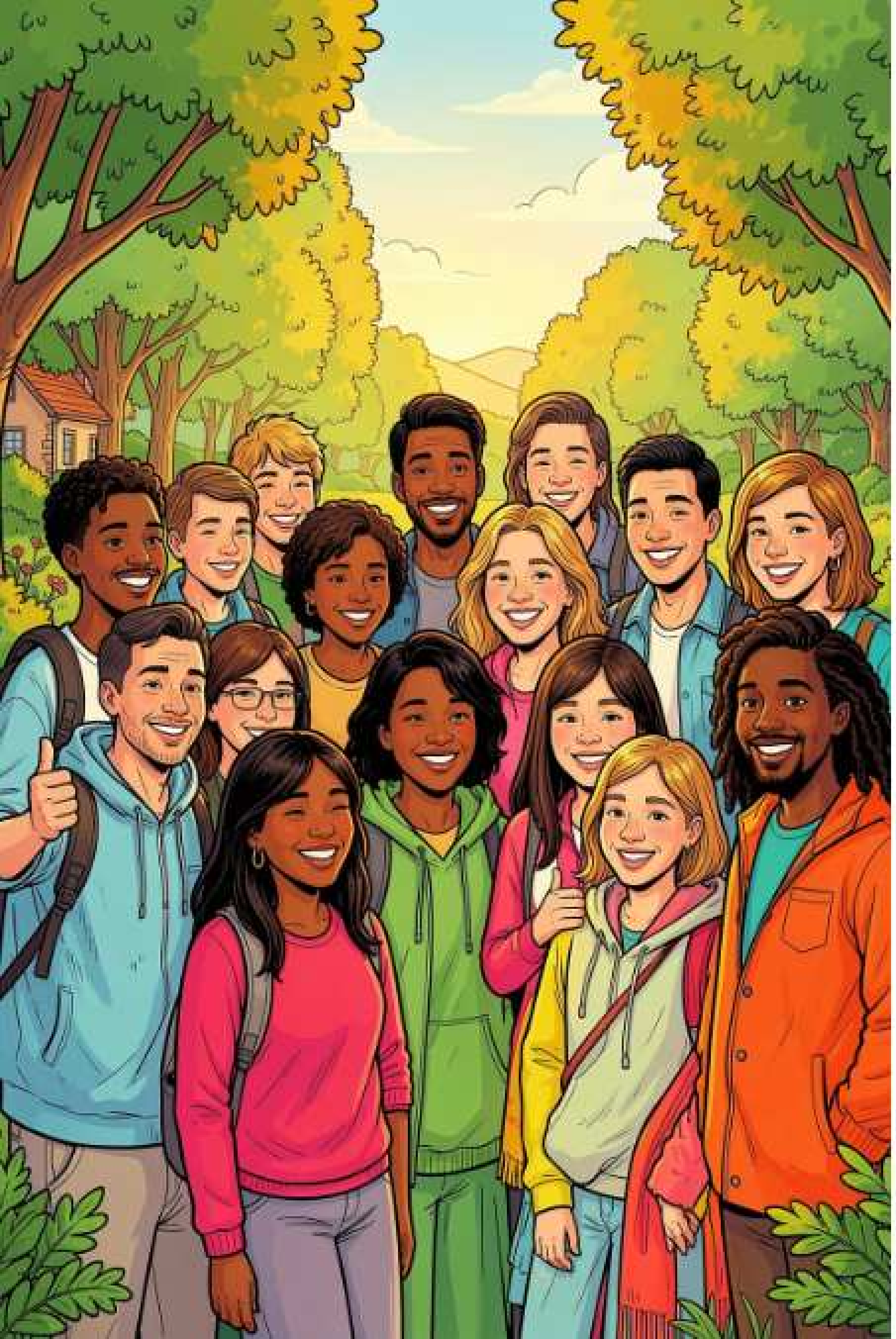
POLICY PERIOD: 14 JULY 2026 – 13 JULY 2027

Group Personal Accident & Cancer Protect Insurance

Mahatma Gandhi University — Master Policy covering all students and living parents on named basis.





COVERAGE OVERVIEW

Who Is Covered?

🎓 Students

All MG University students on named basis per university records

👨‍👩‍👧 Parents

Both living parents on named basis per university records

📋 Basis

Coverage as per university records — named basis

SECTION 1 — PERSONAL ACCIDENT

Sum Assured at a Glance

₹2L

Student Death Cover

Per student

₹2L

Parent Death Cover

Either parent during policy period

₹1L

Permanent Total Disablement

Student & either parent

₹50K

Partial Disability

Student — as per standard table

₹50K

Accidental Hospitalisation

24-hour hospitalisation cover

₹10K

Outpatient / Funeral

Fractures, stitches, sutures & funeral expenses

CANCER COVER

Group Cancer Protect Insurance

Sum Assured

₹1,00,000 lump sum on first diagnosis during policy period

All Stages Covered

Regardless of cancer stage at diagnosis

Waiting Period

Maximum 60 days from policy start

One-Time Claim

100% sum insured paid as lump sum — no medical checkup

DISABILITY BENEFITS

Disability Coverage Breakdown

1

100% — Total Disablement

Both eyes, two hands, two feet, or equivalent combination

2

50% — Partial

One eye, one hand, or one foot (physical separation)

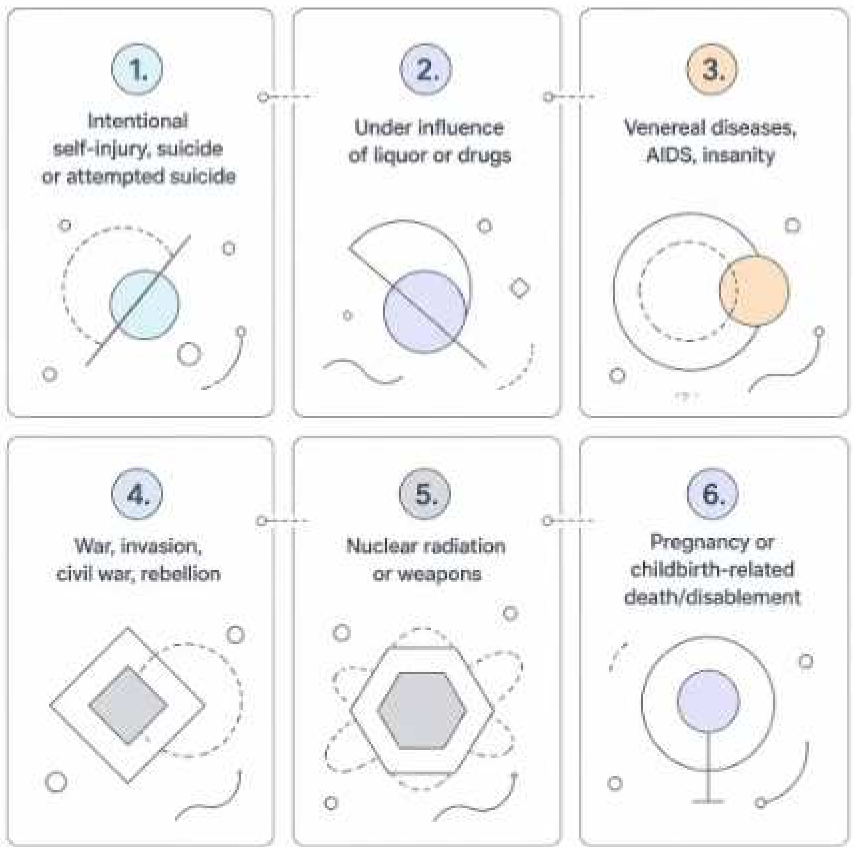
3

Assessed % — Partial

Loss of use without separation — as per panel doctor

EXCLUSIONS

What Is Not Covered

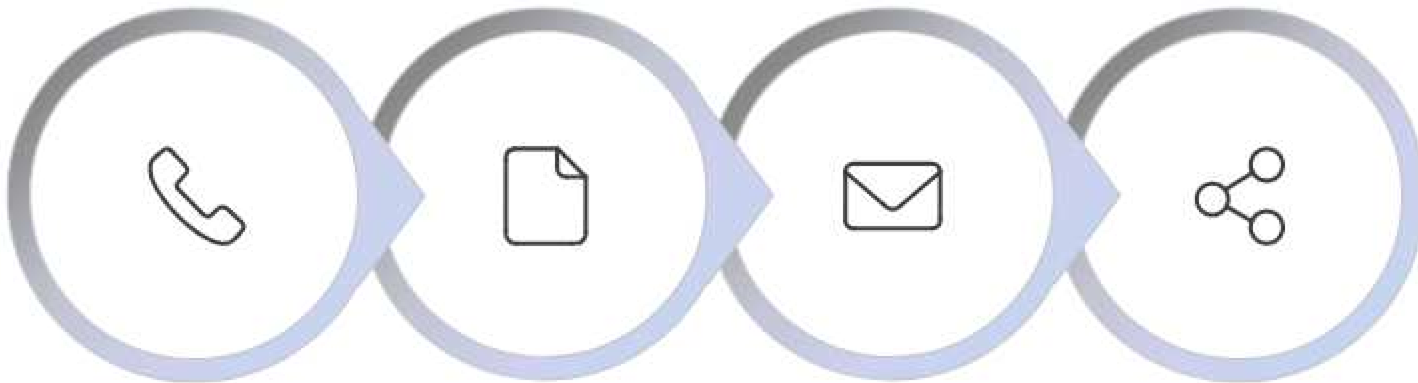


Key Exclusions

- Self-injury, suicide, intoxication
- VD, AIDS, insanity
- War, rebellion, nuclear events
- Pregnancy / childbirth

CLAIM PROCESS

How to File a Claim



Notify Broker

Complete Forms

Send Copies

DSW Forwards

Ensure student details are uploaded on DSW portal: **dsw.mgu.ac.in/rep_login.php**

DOCUMENT CHECKLIST

Accidental Death Claim Documents

1	Claim Form & Medical Report
2	Death Certificate & Postmortem
3	FIR, Police & Inquest Reports
4	KYC, College ID & Admission Docs
5	Relationship / Legal Heir Certificate
6	Bank Details & PAN of Nominee

MEDICAL CLAIMS

Accidental Medical Expense Claims

Required Docs

Claim form, medical report, KYC, college ID, admission docs, FIR

Medical Records

Original bills, discharge summary, prescriptions, lab reports, X-ray/CT/MRI

Bank Details

Cancelled cheque / passbook of nominee or student

⚠ **Common Issues:** Incomplete forms, missing signatures, duplicate bills, missing diatom/chemical tests (drowning cases)

IMPORTANT NOTES

Multiple Insurance & Key Reminders

Multiple Insurance

Reimbursement only — submit in decreasing sum assured order with settlement letter from other insurer

DSW Portal Update

Timely student list updation on DSW portal is mandatory

72-Hour Notice

Intimate Securus Insurance Brokers within 72 hours of any accident