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UNITED INDIA INSURANCE COMPANY LTD.

Regd. & Head Office: 24, Whites Road, CHENNAI-600 014)

BRANCH / DIVISIONAL OFFICE...

PROSPECTUS

UNI-STUDY CARE GROUP INSURANCE

This policy is developed to take care of insurance needs of the students studying in various educational institutions. The policy is having four sections, Section-1A provides death / Permanent Total Disablement cover to the named parent / guardian against accidents. Section-1B will take care of the future course of study of the wards if the parent / guardian died in the accident. Section-II provides death / Permanent Total Disablement cover to the student against accidents. Section –III provides Hospitalisation cover due to illness or accident to the student. Section –IV covers baggage of the student against accidents or misfortune. Sections III and IV are optional.

DETAILS OF COVER::

SECTION-I

A) If at any time during the currency of this policy the parent / guardian named in the schedule shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within six calendar months of the occurrence be the sole and direct cause of death or total and irrecoverable loss of two limbs or two eyes or 100% Permanent Total Disablement (permanently totally and absolutely disable the parent /guardian from engaging in any employment or occupation of any description whatsoever) then the company shall pay to the Insured Student or parent / guardian as the case may be the capital sum insured stated in the schedule.

B) In addition to the above benefit mentioned under (A) (if liability is admitted under clause A above) the student shall be reimbursed **for the unexpired period of study,** the tuition fee, development expenses, boarding and lodging charges and other insured expenses (excluding payments made prior to accident and / or over due payments as on date of accident) on actual basis subject to the maximum limits as stated in the schedule.

SECTION – II

If at any time during the currency of this policy the Insured Student shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within six calendar months of the occurrence be the sole and direct cause of death or total and irrecoverable loss of two limbs or two eyes or 100% Permanent Total Disablement (permanently totally and absolutely disable the Insured student from engaging in any employment or occupation of any description whatsoever) then the company shall pay to the parent / guardian or Insured Student as the case may be the capital sum insured stated in the schedule.

In case of death of both student and the parent / guardian named in the schedule of the policy resulting solely and directly from same accident caused by outward, violent and visible means, within six calendar months of its occurrence then the company shall pay the legal heir of the parent / guardian sums stated in the schedule.

DEFINITIONS / EXPLANATIONS APPLICABLE TO SECTIONS I & II:

1. **Death by accident:** Death caused by outward, violent and visible means would

of any description whatsoever resulting solely and directly from accident caused by outward violent and visible means.

3. Tuition Fee: Tuition fee means fees normally charged for the course of study mentioned in the schedule which may also include transportation charges for day scholars and does not include any extra fees paid by the student for additional tuition, examination fees, any other fees, special fees, arrears, security / library/laboratory/ co-operative society/caution deposit, expenses for industrial tours or penalties/levy imposed by the colleges for absenteeism or any other offences.
4. Development Charges: Development charges means the charges normally collected from all the students undertaking the same course of study by the college towards building or infrastructure development as permitted by the concerned education authority and does not include any additional charges paid by the insured student or his parent/guardian voluntarily or otherwise.
5. Boarding: Boarding means the customary diet provided to all students of the colleges for which charges are uniformly levied on all students. It does not include charges additionally paid by the insured student for additional diet/guest diet.
6. Lodging: Lodging means the expenses normally charged per student by the hostel maintained by the college shown in the schedule of the policy towards dormitory, electricity and water charges. In case the student resides in a place other than such hostels, the reimbursement of expenses payable under Section-I B towards boarding and lodging shall be limited to 50% of the applicable amount shown in the table
7. Education Authority: Education Authority means education authority legally authorised to issue notifications for organising counselling and admissions for the course of study and college mentioned in the schedule

SECTION-III

Subject to the terms, conditions, exclusions and the Company undertakes that if during the period stated in the Schedule any insured student shall contract any disease or suffer from any illness or sustain any bodily injury through accident incur at any Nursing Home/Hospital in India as herein as an inpatient, the Company will pay to the Insured Person the such expenses as are reasonably and necessarily incurred subject to the limits as follows but not exceeding the Sum Insured in any one period of insurance stated against that person in the schedule.

Hospitalisation Benefits		Limits
A	i) Room, Boarding Expenses as provided by the Hospital / nursing home. ii) If admitted in IC Unit	i) Up to 0.5% of Sum Insured per day ii) Up to 1% of Sum Insured per day
B	Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees, Nursing Expenses	Up to 15% of Sum Insured per illness / Injury
C	Anaesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Diagnostic Materials and X-ray Dialysis, Chemotherapy, Radiotherapy Cost of Peacemaker, Artificial Limbs & Cost of organs and similar expenses.	Up to 15% of Sum Insured per illness / Injury

(N.B: a) Total expenses per illness are limited to 35% of Sum Insured
b) Company's Liability in respect of all claims admitted during the period of insurance shall not exceed the Sum Insured per person as mentioned in the schedule) -

registered and qualified Medical Practitioner or Should comply with minimum criteria as under:-

i) It should have at least 15 inpatient beds.(in C class towns 10 beds)
ii) Fully equipped operation theatre of its own wherever surgical operations are carried out.
iii) Fully qualified Nursing Staff under its employment round the clock.
iv) Fully qualified Doctor (s) should be in-charge round the clock.

The term ' Hospital / Nursing Home ' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place of alcoholics a hotel or a similar place.

Expenses on Hospitalisation for minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments, i.e, Dialysis, Chemotherapy, Radiotherapy; Eye Surgery, Dental Surgery, Lithotripsy (Kidney Stone removal), , D&C, Tonsillectomy taken in the Hospital / Nursing Home and the Insured is discharged on the same day, the treatment will be considered to be taken under hospitalisation Benefit. This condition will also not apply in case of stay in hospital of less than 24 hours provided

a) The treatment is such that it necessitates hospitalisation and the procedure involves specialised infrastructural facilities available in hospitals.
b) Due to technological advances hospitalisation is required for less than 24 hours only.

ANY ONE ILLNESS: - Any one illness will be deemed to mean continuous period of illness and it includes relapse within 105 days from the date of discharge from the Hospital / Nursing Home where treatment has been taken. Occurrence of the same illness after a lapse of 105 days as stated above will be considered as fresh illness for the purpose of this policy.

SECTION-IV:

This section covers loss / damage to personal baggage of insured student:

a) by accident or misfortune when he is travelling from college hostel to home town and vice versa and /or places of tour / excursion conducted by college anywhere in India during the policy period.
b) due to burglary whilst the baggage is kept in the hostel provided by the college / institution during the policy period..

EXCLUSIONS:

Provided always that the Company shall not be liable under this policy for:

1. Compensation under any / all of the Sections in case of discontinuation of studies by the student for whatsoever reasons prior to the occurrence of an accident giving rise to a claim under this policy.
2. Compensation under more than one Section. of Section-I & Section –II
3. Claim arising due to accidental death of any insured person aged more than 70 years.
4. Payment of compensation in respect of death of the student or parent/ guardian directly or indirectly arising out of or contributed to by or traceable to any accidents occurred prior to the date of commencement of this policy.
5. The benefits payable under Section-I (B) of the policy do not have a recurring or carryover effect in case the student is not promoted to the next semester / next year of study.
6. Arrears payable to the college/institution by the student pertaining to the period prior to the accidental death of the parent/guardian covered under the policy.
7. The student or the parent / guardian forfeit all the benefits under the policy in case the

8. Provided always that the Company shall not be liable under this policy for payment of compensation in respect of death of parent / guardian or insured student due to or arising out of :
   a) Intentional self injury, suicide or attempted suicide
   b) Whilst under the influence of intoxicating liquor or drugs
   c) Whilst racing on wheel, Hunting Big game shooting, Mountaineering, or whilst engaged in winter sports, skiing & Ice Hockey
   d) Directly or indirectly caused by insanity
   e) Arising or resulting from the insured committing any breach of law with criminal intent
   f) Directly or indirectly connected with or traceable to War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) Civil war, rebellion, revolution, insurrection, Mutiny, Military or usurped power, seizure, capture, arrests restraints and detainments of all kings, princess and people of whatever nation, condition or quality whatsoever
   g) Directly or indirectly caused by or contributed to by or arising from or traceable to ionising radiation or contamination by radio-activity from any source whatsoever or from nuclear weapons material.
9. The company shall not be liable to make any payment under this policy in respect of expenses whatsoever incurred by any Insured student in connection with or in respect of:
   a) Any Pre-Existing illness
   b) Any Disease contracted within 30 days of inception of cover
   c) Cataract, Benign, Prostatic, Hyperthrophy, Hysterectomy for Menorrhagia, or Fibromyoma, Hernia, Hydrocele, Congenital internal disease, Fistula in anus, piles, Sinusitis and related disorders during first year of operation of cover.
   d) Domicilliary Hospitalisation
   e) Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery other than as may be necessitated due to an accident or as apart of any illness.
   f) Cost of spectacles and contact lenses, hearing aids.
   g) Dental treatment or surgery of any kind unless requiring hospitalisation.
   h) Convalescence, general debility; run-down condition or rest cure, Congenital external disease or defects or anomalies, Sterility, Venereal disease, intentional self injury and use of intoxication drugs / alcohol
   i) All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB - III) or lymphadinopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
   j) Charges incurred at Hospital or Nursing Home primarily for diagnosis x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury, for which confinement is required at a Hospital / Nursing Home
   k) Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician
   l) Treatment arising from or traceable to pregnancy (including voluntary termination of pregnancy) and childbirth, (including caesarian section)
   m) Naturopathy Treatment
10. a) Any loss or damage occurring during the travel other than specified under section IV of the policy.
    b) Cracking, scratching of articles of brittle nature.

CONDITIONS:

1. Upon the happening of any event which may give rise to a claim under this Policy the Insured shall forthwith give notice thereof to the Company. Unless reasonable cause is shown the insured shall, within one calendar month after the event which may give rise to a claim under the Policy, give written notice to the Company with full particulars of the claim.
2. Cover automatically ceases in case of death of the student.
3. Proof satisfactory to the Company shall be furnished of all matters upon which a claim is based within the space of fourteen days after demand in writing. Any medical or other authorised representative of the Company shall be allowed to make a post-mortem examination of the body of the deceased parent/ guardian or insured student .
4. Complaint to Police authorities is mandatory for loss under baggage section –IV
5. 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 on behalf of the Insured.
6. Cancellation of policy at the option of the insured provided no claim is preferred under the policy entails him a refund of premium at short period scale while the same at the option of the insurer , a pro rata refund of premium for the unexpired period.

Period on risk	Rate of premium to be charged
Not exceeding one week	10% of annual rate
Not exceeding one month	25% of annual rate
Not exceeding 2 months	35% of annual rate
Not exceeding 3 months	50% of annual rate
Not exceeding 4 months	60% of annual rate
Not exceeding 6 months	75% of annual rate
Not exceeding 8 months	85% of annual rate
Exceeding 8 months	Full annual rate

8. If the Insured shall at any time during the continuance of the Policy be insured against similar scheme for students or medical or baggage insurance with one or more insurers all the benefits under this policy shall be proportionately restricted to such amount which the sum insured of the policy bears to the highest sum insured for a corresponding benefit in any of the policies.
9. If any dispute or difference shall arise as to the quantum to be paid under this 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 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.

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

10. It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

AGE LIMIT:

Insurance cover is available under this policy to persons in the age group of 5 years to 70 years .

NOTICE OF CLAIM

Immediate notice of claim with particulars relating to policy number, nature of loss/name of the person in respect of whom the claim is made should be sent to policy issuing office. Final claim along with bills, receipts and other documents should be submitted to the Company within 30 days from the date of loss / completion of treatment.

SUM INSURED: Section IA: can be opted up to Rs.3 lakhs per parent / guardian
Section IB: actuals in rupees as per college / institution rules
Section II: can be opted up to Rs.2 lakhs per student
Section III & IV fixed sum insured.