



KK Wagh Education Society Health & Accident Insurance Programme – 2024-25.

Student at KK Wagh Education Society is covered under a unique group medical insurance scheme with the TATA AIG General Insurance Co Ltd for hospitalization and accidental insurance.

Mediclaim Policy details for KK Wagh Education Society Students

Please note - Policy premium paid by student at the time of admission.

Third Party Administrator (TPA) - Ericson Insurance TPA Pvt. Ltd. (www.ericsontpa.com)

Mediclaim Policy - Conditions & Applicability For Student	
Conditions	Applicability
Sum Assured	INR 50,000
Family Unit	1
Family Unit Definition	Student
Age Band	Age 1 to 25 years
30 Day Waiting Period For Non-Accidental Claims	waived off
1 / 2 / 3 / 4 Year Waiting Period For Specific Diseases	waived off
Pre Existing Disease Benefit	waived off
Pre Hospitalization Expenses	30 days
Post Hospitalization Expenses	60 days
Room Rent Restrictions	1% for normal of SI and 2% of ICU of SI For metro city 2% for normal and ICU of SI
Day Care Procedures	List of 541 Day Care procedure attached in Policy Terms and Conditions is covered
Ambulance	Covered up to 1% of SI with maximum amount of INR 2000 per hospitalization
IMP Note	Policy covers medical expenses incurred for any treatment (as per policy terms and conditions) subject to stay in hospital for a minimum of 24 hrs. Hence hospitalization is a must prerequisite. No coverage for OPD treatment.
Claim Settlement	Reimbursement

Exclusions of Mediclaim policy.

- **If insured is admitted in a higher category, then insured will bear difference of all medical expenses as in final hospital bill in same proportion.**
- Hospitalization treatment for less than 24 hours other than specified treatment not covered. Please refer day care list for treatments.
- Any dental treatment unless requiring hospitalization not covered.
- External Congenital treatment not covered
- Naturopathy treatment not covered
- Treatments given by BAMS & BHMS doctor are not covered.
- HIV, AIDS and related treatment & medical conditions not covered.
- External medical equipment used as post hospitalization care not covered.
- Cost of contact lens or spectacles not covered.
- General debility, use of drugs or alcohol, intentional self-injury, sterility, venereal disease not covered.
- Treatment for Infertility/Sterilization not covered.
- Hospitalization for diagnostic purpose or only for investigations not payable.
- Any device/instrument/machine that does not become part of the human anatomy/body but would contribute/replace the function of an organ is not covered.
- Administration, Services Charges, Surcharges and Miscellaneous Charges are not Covered.

Claim Document Check List for Mediclaim Policy

- Duly Filled & signed Claim Form Part A (Part A to Be Filled by Insured person) & Part B (Part B Form to Be Filled by Hospital)
- Please submit cancelled cheque of the policy holder and relevant documents, when applying for a reimbursement claim. Do not overwrite on Account number and IFSC code.
- Copy of intimation mail
- Photo ID proof of Insured and patient is mandatory.
- CKYC Form mandatory in above 1 Lakh case.
- Provide Clarification if delay in submission of claim documents.
- Hospital Registration Certificate
- Original Discharge Card / Summary,
- Original Death summary. (In case of death of Patient during Hospital stay)
- Original Final Bill of the Hospital with breakup of all charges,
- Original Final Bill all Paid Receipts,
- Original Investigation Reports, (If Covid19 positive case- RT-PCR Report is Mandatory)
- Original consultation letters with numbered Payment Receipt
- All Imaging Films, ECG Strips, Doppler / Angiogram CD etc
- Original Prescriptions and corresponding Medicine bills,
- Any other original documents related to the claim.
- MLC/FIR copy in case of Accident cases.
- Lens invoice with sticker in case of Cataract or stent surgeries Mandatory
- An indoor case paper is mandatory.

Personal Accident Policy details for KK Wagh Education Society Students

Policy Name - Group Accident Guard Policy

Accident Policy - Conditions & Applicability For Student & Parents	
Conditions	Applicability
Student Accidental Death cover Only	Rs.100000
Geographical Limit	Worldwide 24 x 7 cover
Act Of Terrorism	Loss Due To Act of Terrorism To Be Covered
Parent Accidental Death Cover	1 st Earning Parent Accidental Death Only Rs. 5,00,000
24 hours protection	Covered

GROUP PERSONAL ACCIDENT CLAIM DOCUMENTS CHECKLIST

- CLAIM FORM (Dully filled with stamp)
- KYC FORM
- Discharge Voucher
- NO OBJECTION CERTIFICATE
- SCHOOL NOMINEE CONFORMATION LETTER
- DECESAED ADHAR
- NOMINEE ADHAR & NOMINEE PAN CARD
- NOMINEE BANK DETAILS
- FIR COPY/ FINAL INVESTIGATION REPORT
- SPOT PANCHNAMA
- INQUEST PANCHNAMA
- POST MORTEM REPORT
- Viscera Report (If Preserved)
- DEATH CERTIFICATE

Escalation Matrix			
Matrix	Contact Person	Mail ID	Mobile No.
First Level Of Escalation	Claims Executive	Claims@accurateinsurance.co.in	7030917003 / 7002
Second Level Of Escalation	Mr. Mayuresh Kulkarni (Relationship Manager)	operations3@accurateinsurance.co.in	7030921453
Third Level Of Escalation	Mr. Ganesh Kumbhar (AVP)	Ganesh.k@accurateinsurance.co.in	7774023659

Exclusions of Medclaim policy.

- Any Pre-existing disease, any complication arising from it
- The attending Physician who will be (a) Insured Person himself / herself or (b) Close Member of the Family who is covered in this Policy.
- Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or illness.
- Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed.
- Participation in an actual or attempted felony, riot, crime, misdemeanor (excluding traffic violations) or civil commotion;
- Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft or Scheduled Aircraft;
- War or any act of war, invasion, act of foreign enemy, civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons / materials, chemical and biological weapons, ionizing radiation
- Any loss, damage cost or expense of whatsoever nature caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss unless and otherwise terrorism cover is provided in the policy.
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel.
- The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment.
- Any Insured Person's participation in Professional Sports or Adventure sports other than mentioned in Specific Exclusions- i.1, or participation without expert supervision of trained professional.
- Arising or resulting from the Insured Person(s) committing any breach of law with criminal intent.
- Any loss caused by osteoporosis (porosity and brittleness of the bones due to loss of protein from the bones matrix) or pathological fracture (any fracture in an area where Pre-existing disease has caused the weakening of the bone) if osteoporosis or bone Disease diagnosed prior to the Policy
- for any loss of which a contributing cause was Insured Person's actual or willful participation in, an illegal act or any violation or attempted violation of the law or Insured Person's resistance to arrest.
- Confinement in a Hospital which is not Medically Necessary
- Mosquito bite and resultant diseases are excluded under the Policy.