

STUDENT PERSONAL ACCIDENT POLICY

This policy can be availed to provide coverage to students. This policy is issued under the name of the student and the claim is paid out to the eligible beneficiary of an affected student. In order to gain additional benefits, the student will have to pay additional premium.

BENEFITS OFFERED UNDER THE STUDENT PERSONAL ACCIDENT POLICY

BENEFITS	SILVER
ACCIDENTAL MEDICAL EXPENSES	100,000
PERMANENT TOTAL DISABILITY	200,000
ACCIDENTAL DEATH	100,000
ACCIDENTAL DENTAL EXPENSES	15,000
LAST EXPENSE	25,000

FEATURES OF STUDENT SAFETY INSURANCE POLICY

- **Cover:** Under this policy, the students will be covered against Accidental medical expenses, permanent disablement and also in the event of death.
- **Policy Period:** The Student Safety Insurance policy covers a period of 3 months, 6 months, and 12 months depending on benefit option selected by the institution.
- **Policy Amount:** This insurance policy is offered at a policy amount of the option you have taken.
- **Renewal:** In order to renew the policy, the institution will contact Britam for renewal terms before the date of expiry of the same.
- **Claim intimation:** Generally, Britam has to be informed of the accident, death or injury to the insured within days of its occurrence.

ELIGIBILITY OF STUDENT SAFETY INSURANCE POLICY

All the registered students in the educational institution that avails this insurance scheme are eligible to avail the personal accident benefits offered under the same.

STUDENT SAFETY INSURANCE POLICY EXCLUSIONS

The following are exclusions under the policy for which you cannot make a claim:

- Claims that exceed the Sum Assured under the policy, in the same time of availing the insurance, will be excluded.
- Suicide attempt, illegal/ criminal acts, injury or loss caused due to the influence of drugs or alcohol, insanity, etc. is not covered under this policy.
- Any claim related to pregnancy is not covered under this scheme.
- Any injury or loss arising out of war or nuclear activities is also excluded from the cover.

DOCUMENTATION

The following documents will be required to claim the benefits under this life insurance policy: All the claims documentation for the relevant Benefit should be supported by:

1. Any official letter signed by the Policyholder intimating the claim.
2. Duly completed Claim Form.

A. DEATH DUE TO ANY CAUSE BENEFIT:

Death occurring in Kenya:

- i. Certified true copy of the original Death Certificate.
- ii. ID or Passport Copy of deceased valid at the time of Death.
- iii. Wherever legally possible, a Post Mortem Report will be required, along with a Police Report if Death was due to an Accident. iv. A detailed Medical Report is to be submitted if the actual cause of Death is not clearly mentioned on the Death Certificate.
- v. Any other documents pertaining to the claim which the Company may require.

Death occurring outside Kenya:

- i. The original or verified true copy of the Death Certificate must be submitted duly notarized and attested by the Kenyan Embassy of the country where death took place.
- ii. Passport Copy of deceased with valid visa page at the time of Death
- iii. Wherever legally possible, a Post Mortem Report will be required, along with a Police Report of Death was due to an Accident. iv. A detailed Medical Report is to be submitted if the actual cause of Death is not clearly mentioned on the Death Certificate
- v. Any other documents pertaining to the claim which the Company may require.

B. DISABILITY BENEFIT (Total and Permanent Disability by Accident or Sickness)

- i. Original Full and complete Medical Report showing Diagnosis, Future Prognosis and specifying any percentage of disability from the treating Doctor or Hospital/Clinic.
- ii. Original Discharge summary if In-Hospitalization was involved from the treating Doctor or Hospital.
- iii. Original Copies of results of any diagnostic tests. iv. Any other documents pertaining to the claim which the Company may require.
- v. The company may ask the policyholder to go for a medical examination to the doctor of his choice on the policy holder's account.