

Telephone and FAX : 26151564
ASCON : 39292
E-Mail : awes.schools1@gmail.com

Army Welfare Education Society (AWES)
FDRC Building No 202
Shankar Vihar, (Near APS)
Delhi Cantt -110 010

B/45549/AWES

10 Aug 2020

List 'A'

INSURANCE COVER TO STUDENTS AND EMPLOYEES OF ARMY PRE PRIMARY SCHOOLS. ARMY PUBLIC SCHOOLS, ARMY PROFESSIONAL COLLEGES EMPLOYEES OF HQ AWES AND AWES CELLS AT FORMATION HQs

GENERAL

1. Insurance of students/employees of Army Public Schools under the technical control of AWES under Group Personal Accident Policy commenced on 01 Aug 2005. The Group Insurance policy now covers the students and employees of Army Pre Primary Schools, Army Public Schools, Army Professional Colleges and employees of HQ AWES and AWES Cells. The insurance policy is renewed annually and provides insurance cover from 01 Aug to 31 Jul of the next academic year.

AIM

2. To lay down the terms & conditions and procedures relating to Group Personal Accident Policy.

LAYOUT

3. The subject is covered in five parts as under :-

- (a) **Part - I.** Personnel covered under Insurance policy, Premium and duration of policy.
- (b) **Part - II.** Amount payable on death, permanent total disability/ disability due to accident, Medical expenses and under Continuing Education Benefit.
- (c) **Part - III.** Procedure for submission of claims.
- (d) **Part - IV.** Exceptions.
- (e) **Part - V.** Miscellaneous aspects.

PART- I : PERSONNEL COVERED UNDER INSURANCE POLICY, PREMIUM AND DURATION OF POLICY

4. **Personnel Covered Under the Insurance Policy.** Group Personal Accident policy covers the following personnel for death or disablement and medical expenses for treatment of injuries sustained during accident:-

- (a) Students of Army Pre Primary Schools/ Army Public Schools.
- (b) Students of Army Professional Colleges.

- (c) Employees of Army Pre Primary Schools, Army Public Schools and Army Professional Colleges except those on daily wages and outsourced personnel.
- (d) Employees of HQ AWES and AWES Cells.

5. **Premium.** The premium to be paid will be finalized by HQ AWES in consultation with Insurance company selected to provide the insurance cover disseminated by 01 Feb as per time schedule laid down at para 17 below. Army Pre Primary Schools, Army Public Schools, Army Professional Colleges and AWES Cells will forward the total amount for one year by bank draft drawn in favour of Army Welfare Education Society, payable at Delhi.

6. **Duration.** The duration of the insurance scheme is one year on 24 hours basis from 01 Aug to 31 Jul next year for accidents arising anywhere i.e. at home, at Schools / Colleges in public whilst engaging in any occupation, vocational activity and / or traveling by any mode of conveyance directly caused by external visible means in sudden, unforeseen manner. The agreement with the Insurance Company may be renewed on yearly basis at the time of expiry of policy period on mutually agreed terms and conditions.

**PART – II : AMOUNT PAYABLE ON DEATH/ PERMANENT TOTAL DISABILITY/
DISABILITY DUE TO ACCIDENT, MEDICAL EXPENSES AND
UNDER CONTINUING EDUCATION BENEFIT**

Accidental Death

7. Amount Payable Under the Insurance Policy to the Insured are :-

- (a) **Employees/Staff.** ₹ 10.00 Lakh (Rupees Seven Lakh only). This amount is payable on death of the insured person (Staff/ Employee), caused directly and solely due to an accident.
- (b) **Students.** ₹ 5.00 Lakh (Rupees Five Lakh only). This amount is payable on death of the insured student, caused directly and solely due to an accident.

Disablement (For all insured).

8. (a) **Permanent Total Disablement.** ₹ 10.00 Lakh (Rupees Ten Lakh only). This amount is payable if such injury shall as direct consequence thereof immediately, permanently, totally and absolutely disable the insured person from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of the Capital Sum Insured.

Note :- Permanent total disablement means 100% disability.

(b) **Loss of Both Eyes and/ or both Limbs.** ₹ 10.00 Lakh (Rupees Ten Lakh only). This amount is payable in case of loss of both eyes and/ or both limbs solely and directly due to an accident.

(c) **Loss of an Eye and a Limb.** ₹ 10.00 Lakh (Rupees Ten Lakh only). This amount is payable in case of loss of an eye and a limb solely and directly due to an accident.

(d) **Loss of an eye or a limb.** ₹ 5.00 Lakh (Rupees Five Lakh only). This amount is payable in case of the loss of an eye or a limb (loss of a hand at or above the wrist or loss of a foot at or above the ankle) solely and directly due to an accident.

