

Education Package Policy

POLICY NO-2320/0077452/00152	PERIOD: DEC 16, 2025 TO DEC 15, 2026
Issued Name	PURAN MURTI CAMPUS
	KAMI ROAD, SONIPAT
Educational Course offered	Institute
NO. of location to be covered	1
Address of all location to be covered	
Age Group of students to be covered	17 YEAR TO 30 YEAR
Past Claims Experience [with cause of loss]	nil
(a) Last year	nil
(b) 2 years past	nil
(c) 3 years past	nil

Cover 1(a): Education Continuity Cover

Cover Title	Cover Required	No. of member to be insured	Coverage Type	institute	Premium Rate (%)	Discount (%)
	Yes	1000	Death	100000	0.45	40%

Cover 1(b): GPA Cover for Students

Cover Title	Cover Required	No. of member to be insured	Coverage type	Sum insured (in Rs.) per member	Premium Rate (%)	Discount (%)
GPA cover for studnets	Yes	1000	Death	100000	0.45	40%
Medical Expenses Reimbursement for students	Yes	1000	NA	40% of PA claim Amount or actual expenses or Rs. 500000, whichever is lower	25% of the GPA cover premium	0.00%

Cover 2: Staff Secure

GPA Cover (Basic) for Teaching staff Member	No	200	Basic	0	0	0.3	0
GPA Cover (Wider) for Teaching staff Member	No		Wider	0	0	0.65	0
GPA Cover (Comprehensive) for Teaching Staff Member	Yes		Comprehensive	100000	4167	1	20000
Medical Expenses Reimbursement for Teaching Staff Member	Yes	200	NA	40% of PA claim Amount or actual expenses or Rs. 500000, whichever is lower	NA	25% of the GPA cover	5000

	Net Premium	90250
	GST	16254
	Total Premium	106495

subject to:

1. Onus of proof lies with the insured for student & coverage under the policy for the person on behalf of whom the claim is made.
2. At any point of time the total number of students should not exceed the total number of students declared under the policy.
3. To furnish the total number of student on attendance sheet at the time of accident.
4. Violation in number of student covered will prejudice claim under the policy.
5. At any given attendance sheet / roll should be available for inspection.

Regards

Aminder Kumar