



**NATIONAL INSTITUTE OF PHARMACEUTICAL EDUCATION AND RESEARCH  
(NIPER)**

**Sector 67, S.A.S. Nagar (Mohali)  
Telephone No. 2214682-87, Fax No. 0172-2214692**

**1. The Details of Mediclaim Policy**

<b>Particulars of the policy</b>	<b>Student Safety Insurance ( Package Policy)</b>
Period of Insurance	One Year
Age limit of Insured	20-35 (tentative)
<ul style="list-style-type: none"> <li>• Accidental Death of the Insured including animalbite and drowning</li> <li>• Permanent total disablement</li> <li>• Partial disablement</li> </ul>	Rs. 2,50,000 per student
Hospitalization Expenses in case of injuries and or illnesses including animalbite and drowning	<ul style="list-style-type: none"> <li>• Cashless Treatment</li> <li>• The amount of claim under this should be :-               <ol style="list-style-type: none"> <li>a. Hospitalization medical emergency / treatment: Rs. 1,50,000.00 (Non Accidental)</li> <li>b. Hospitalization &amp; medical treatment due to Accident: Rs. 1,50,000.00</li> <li>c. 30 days pre and 60 days post hospitalization Expenses coverage</li> <li>d. Out Patient Treatment (Due to Accident) – Rs. 5000.00</li> </ol> </li> </ul>
Death of earning parent /Guardian in Case of injuries	<ul style="list-style-type: none"> <li>• FEES reimbursement for Rs. 2,00,000.00</li> </ul>
Room Rent/ ICU charges	<ul style="list-style-type: none"> <li>• Need to be covered</li> </ul>
Any other additional benefit	<ul style="list-style-type: none"> <li>• Maternity hospitalization expenses of female student if any</li> <li>• Ambulance Charges – upto Rs 2000</li> <li>• A cover of Rs 30,000 for psychiatric disorders.</li> <li>• Cashless Access Service: The policy should be serviced by the authorized TPA's for hospitalization and it should be Cashless facility 24 x 7 . The company should nominate one person who can be contacted by NIPER, SAS Nagar during any incident of hospitalization in approved Hospital.</li> <li>• Any Service Charges on Medical Bills - Should not be deducted from the individual Claim.</li> </ul>

S.No.	PARTICULARS OF THE POLICY	Student Safety Insurance ( Package Policy)
1	Period of Insurance	One Year
	<ul style="list-style-type: none"> <li>• Accidental Death of the Insured including animalbite and drowning</li> <li>• Permanent total disablement</li> <li>• Partial disablement</li> </ul>	Rs. 2,50,000 per student
	Hospitalization Expenses in case of injuries and or illnesses including animalbite and drowning	<ul style="list-style-type: none"> <li>● Cashless Treatment</li> <li>● Hospitalization medical emergency / treatment: Rs. 1,50,000.00 (Non Accidental)</li> <li>● Hospitalization &amp; medical treatment due to Accident: Rs. 1,50,000.00</li> <li>● 30 days pre and 60 days post hospitalization Expenses coverage</li> <li>● Out Patient Treatment (Due to Accident) – Rs. 5000.00</li> </ul>
	Death of earning parent /Guardian in Case of injuries	<ul style="list-style-type: none"> <li>● FEES reimbursement for Rs. 200000.00</li> </ul>
	Additional benefits	<ul style="list-style-type: none"> <li>● Maternity hospitalization expenses of female student if any</li> <li>● Ambulance Charges – upto Rs 2000</li> <li>● A cover of Rs 30,000 for psychiatric disorders.</li> <li>● Cashless Access Service: The policy should be serviced by the authorized TPA's for hospitalization and it should be Cashless facility 24 x 7 . The company should nominate one person who can be contacted by NIPER, SAS Nagar during any incident of hospitalization in approved Hospital.</li> <li>● Any Service Charges on Medical Bills - Should not be deducted from the individual Claim.</li> </ul>
	Room Rent/ ICU charges	<ul style="list-style-type: none"> <li>● Need to be covered</li> </ul>

**For any query from the TPA you can contact on :-**

Email: [Akanksha.sethi@iffcotokio.c.in](mailto:Akanksha.sethi@iffcotokio.c.in)

Web: [www.medsav.in](http://www.medsav.in)

**HELPLINE Numbers:**

**FOR CLAIMS: 7428534882**

