



To,
All Staff and Students
Ref. No.: DSU/Circular/HR & Admin/2025/66

Seasons' greetings

Subject: Personal Accident Insurance Coverage for staffs & Students

We are pleased to inform you that **Dr. Subhash University has secured a Group Personal Accident Insurance Policy** for the benefit of all the staffs and enrolled students.

This policy provides financial protection in case of accidental death, permanent total disablement, partial disablement, or hospitalization due to an accident.

Please note the following in this regards:

1. This policy covers accidental death, permanent total disablement, partial disablement, or hospitalization due to an accident for up to Rs. 5,00,000/- for both active students and payroll active staff.
2. The breakup of this policy is as under:

Coverage	Sum Insured per staffs/ Student
Accidental Death	₹ 5,00,000
Permanent Total Disablement	100% of Sum Insured
Permanent Partial Disablement	100% of Sum Insured
Accidental Hospitalization (IPD) Up to ₹ 1,00,000 (max 50% of SI)	
Emergency Ambulance Charges	₹ 1,000

3. For putting up claim for this insurance following documents are required:
 - a. Duly filled and signed Claim Form
 - b. Student/ staff ID proof
 - c. FIR/Accident Report (if applicable)
 - d. Hospital Discharge Summary & Medical Bills (for hospitalization claims)
 - e. Death Certificate & Post-mortem Report (in case of death)
 - f. Bank Details of Nominee of the staffs /Student
4. Further please note that you have to submit the claim with all documents stated above within 7 days of incident. Beyond this time period claim will be considered only in exceptional cases.



Dr. Subhash
University

5. Claims will generally be processed within 15 working days from submission of complete documentation. All claim payments will be made in INR to an Indian bank account.
6. Nominee details should be updated with the University records to avoid delays.
7. For Students purpose information and document should be share and submit to Students Section and for staff members to HR section.
8. Staffs and students requested to verify their email id with ERP team for further procedure.

With Best Wishes,

Dr. J. J. Patel,
The Registrar,
Dr. Subhash University,
Junagdh

