



S.A. COLLEGE OF EDUCATION

A Minority Institution, Run by Nalanda Minority Educational & Welfare Trust
(Recognised by Govt of Bihar)

Ref. No. :

Date : 10/12/2025

S A COLLEGE OF EDUCATON

Student Insurance Policy For BBA, BCA & MBA College Students

1. Introduction

The institution is committed to the safety, health, and overall well-being of its students. To provide financial protection against unforeseen risks, the institution has implemented a **Student Insurance Policy** for students enrolled in **BBA, BCA, and MBA programmes**.

This policy offers coverage in case of accidents, injuries, and medical emergencies during the course of study.

2. Objectives of the Student Insurance Policy

- To provide financial security to students and their families
- To cover accidental injuries, disability, or death
- To support medical expenses arising from accidents
- To ensure student welfare and safety
- To comply with university and accreditation requirements

3. Scope of Coverage

The Student Insurance Policy generally covers:

- Accidental death


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- Permanent total disability
- Permanent partial disability
- Accidental medical expenses (as per policy terms)
- Accidents occurring on campus, during travel for academic activities, internships, industrial visits, sports, and cultural events

Coverage is applicable 24x7, subject to insurer terms and conditions.

4. Eligibility

- All regular students admitted to BBA, BCA, and MBA programmes
- Students enrolled for the full academic year

Coverage becomes effective from the date specified by the institution or insurer.

5. Sum Insured

The sum insured per student is decided by the institution in consultation with the insurance provider and may vary from time to time. Policy details are communicated to students at the beginning of each academic year.

6. Policy Administration

- The policy is taken in the name of the institution
- Premium may be paid by the institution or collected along with student fees
- The policy is renewed annually
- The Administration / Student Welfare Office acts as the nodal department


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7. Claim Procedure

7.1 Intimation of Accident

- The student or guardian must inform the institution immediately
- Written intimation to the college office within 24–48 hours

7.2 Submission of Documents

- Duly filled claim form
- Medical reports and hospital bills
- FIR / Panchanama (if required)
- Disability certificate or death certificate (if applicable)

7.3 Claim Settlement

- Claims forwarded to the insurance company
- Settlement as per policy terms and insurer guidelines

8. Exclusions

The policy does not cover:

- Illness not arising from accidents (unless specified)
- Self-inflicted injuries
- Accidents due to intoxication or illegal activities
- Participation in unlawful acts


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9. Roles & Responsibilities

Institution

- Ensure timely renewal of the policy
- Facilitate claim processing

Students / Parents

- Follow safety guidelines
- Promptly report accidents
- Submit required documents on time

10. Awareness & Communication

- Policy details shared during student induction
- Insurance information displayed on notice boards and website

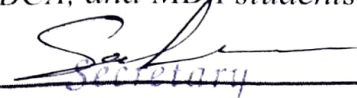
11. Review & Amendments

- Policy reviewed annually
- Modifications made as per institutional decision and insurer norms

12. Conclusion

The Student Insurance Policy reflects the institution's commitment to student welfare by providing financial protection and support in times of accidental emergencies.

This Student Insurance Policy is applicable to all BBA, BCA, and MBA students of the institution.


Secretary