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Army Welfare Education Society (AWES)

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B/45785/GPA/Renewal/2022-23/AWES

25 Oct 2022

List 'A'

GROUP ACCIDENT INSURANCE COVER TO STUDENTS AND EMPLOYEES OF ARMY PRE PRIMARY SCHOOLS, ARMY PUBLIC SCHOOLS, ARMY PROFESSIONAL COLLEGES AND EMPLOYEES OF HQ AWES AND AWES CELLS AT FORMATION HQ : POLICY NO 3103004222010000218

1. Renewal of Group Personal Accident Policy for the year 2022-23 has been executed between HQ AWES and the New India Assurance Company Limited (NIACL) on behalf of the students and employees of Army Pre Primary Schools, Army Public Schools, Army Professional Colleges and employees of HQ AWES and AWES Cells on 28 Jul 2022 vide Policy No **3103004222010000218**.

2. Provisions of the Group Personal Accident Policy alongwith Instructions/Procedure for processing the claim by the Claimants/Beneficiaries and subsequent disposal by the Insurance Company and HQ AWES is covered under following heads :-

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

Personnel Covered Under Insurance Policy, Premium and Duration of Policy

3. **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.

4. **Premium**. The annual premium chargeable is Rs 120/- per person. Incidental/processing charges has been promulgated vide HQ AWES letter No B/45612/GPA/Premium/2022-23/Acct dated 18 Aug 2022. Army Pre Primary Schools, Army Public Schools, Army Professional Colleges and AWES Cells to forward the total amount for one year by NEFT/RTGS/Bank Draft drawn in favour of Army Welfare Education Society, payable at Delhi.