

University of Mumbai
No. DSD/06/of 2020

Dr. Sunil Patil
I/c Director



Department of Students' Development
Vidyapeeth Vidyarthi Bhavan,
'B' Road, Churchgate
Mumbai - 400 020
Tel. No. 2204 28 59

To,

The Directors/Heads of the University Departments,
The Principals of the Constituent and Affiliated Colleges and
Directors of Recognized Institutions
of the University of Mumbai

Subject: Yuva Raksha - Students' Group Insurance Scheme

Sir/Madam,

Your goodself is aware that the Group Insurance Scheme "YUVA RAKSHA", was introduced by the University of Mumbai from the academic year 2002-2003 for the benefit of the students studying in the Affiliated Colleges, Recognized Institutes and Teaching Departments of University of Mumbai.

As per directives received from the competent authorities of the University of Mumbai it was decided to continue "YUVA RAKSHA" i.e. Group Insurance Scheme with **The Oriental Insurance Company Ltd. (Thane Divisional Office and Andheri Divisional Office) for the academic year 2020-21 and 2021-22.** The said company is approved company by the University of Mumbai for "Yuva Raksha Scheme."

The details of the Insurance Scheme (YUVA RAKSHA) along with forms, modalities of the schemes and addresses of the Insurance Company are enclosed for your information and necessary action. (Copy enclosed)

It is mandatory to insure each of the student from your College/Institute/Department under the 'Yuva Raksha', a Group Insurance Scheme for the academic year 2020-21 and copy of the Insurance Policy and Receipt will be submitted to Director, DSD on above address within 15 days after the taken policy. Policy must be insured for the students after the completion of admission process of each course or before December 1, 2020.

This scheme is introduced by University of Mumbai for the benefit of students. The Principal, Management and Trustee are requested to follow the insurance procedure as per circular. **No other company, broker, agent or person is allowed to take the premium for the students of the University of Mumbai.**

You are further requested to submit the Compliance Report of the action taken regarding implementation of the said scheme in your College/Institute/Department to this office on or before December 15, 2020.

Place: Mumbai
Date: October 26, 2020


Dr. Sunil Patil
I/c Director, DSD

MODALITIES OF GROUP INSURANCE SCHEME

1. Scheme will be called as YUVA RAKSHA: STUDENTS' GROUP INSURANCE SCHEME.
2. University of Mumbai has authorized "The Oriental Insurance Company Ltd." (Thane and Andheri Divisional Office) as official insurance company (The addresses are mentioned below for your ease of reference) for implementation of the scheme.
3. The Scheme is Mandatory to all Colleges / Institutes / Departments. All Principals / Heads / Directors are requested to take the Fees for Insurance from students at the time of admission only. (Vide Circular No. CONCOL/Fee/292/of 2008 w.e.f. July 7, 2008). Every admitted student must be covered under the scheme.
4. The Scheme is applicable to all students admitted in the Affiliated Colleges / Institutions / Departments of the University of Mumbai (Vide Circular No. CONCOL/Fee/292/of 2008 w.e.f. July 7, 2008).
5. Principals/Directors of Colleges/Institutes will implement the scheme at their level and he/she will sign the MoU (Memorandum of Understanding) with the **Oriental Insurance Company Ltd. only**. Insurance Policy will be in the name of the Department/College/Institute. Every year Head/Principal/Director of the Department/College/Institute must pay their premium to company directly. (The company addresses and concerned persons are mentioned below for your ease of reference)
6. For all Departments of University of Mumbai, the Head of the Department must implement the scheme.
7. The Scheme will be implemented year wise (12 months) and is to be renewed every year. The Principals/Heads/Directors should collect the amount of premium at the time of admissions of the students and the same will be sent to the Insurance Company for the academic year 2020-21.
8. The Registration Form will be issued at the time of admission to cover the students under the Scheme.
9. **Designated College will collect the premium amount from students at the time of admission. In case a Department/Institute/College wants to pay premium in advance the same will be accepted in the beginning of the academic year only, by handing over a letter and a cheque to the insurance company for the same. Also once the admission process is completed the final list along with the students list, be sent to the insurance company for the procedure at their end to cover the students under the Insurance Policy.**
10. **The premium will be sent to the given address and mentioned person (The Oriental Insurance Company Ltd. – Mr. Rohan Ghodgekar and Mr. V.P. Tawde). Do not entertain to any other Company / Agent /Broker /Person in this matter.**
11. **Details of the Schemes of Policies are as Follows-**
For Affiliated Colleges and Recognized Institutes of the University

Premium rates are mentioned below:

Sr. No.	Scheme	Sum Insured per Student per Annum	Premium to be Paid by Student as per Fee Receipt	Administrative Charges will remain with the College only	Premium to be Paid to Insurance Company per Student per Annum
1	A	Rs. 1,00,000	Rs. 20	NIL	Rs. 20 (Including GST)*
2	B	Rs. 2,00,000	Rs. 40	NIL	Rs. 40 (Including GST)*
3	C	Rs. 3,00,000	Rs. 73	Rs. 2.20	Rs. 60 + 18% GST (Extra)
4	D	Rs. 4,00,000	Rs. 98	Rs. 3.60	Rs. 80 + 18% GST (Extra)
5	E	Rs. 5,00,000	Rs. 116	Rs. 3.90	Rs. 95 + 18% GST (Extra)

**The GST will be paid by Insurance Company for premium of Rs. 20 and Rs. 40.*

For University Departments (Vide Circular No. CONCOL/Fee/386/of 2009)

Premium rates are mentioned below:

Sr. No.	Scheme	Sum Insured per Student per Annum	Premium to be Paid by Student as per Fee Receipt	Total Amount Deducted will be sent to the Finance and Accounts Officer, University of Mumbai	Premium to be Paid to Insurance Company per Student per Annum
1	A	Rs. 2,00,000	Rs. 40	NIL	Rs. 40 (Including GST)*
2	B	Rs. 3,00,000	Rs. 73	Rs. 2.20	Rs. 60 + 18% GST (Extra)
3	C	Rs. 4,00,000	Rs. 98	Rs. 3.60	Rs. 80 + 18% GST (Extra)
4	D	Rs. 5,00,000	Rs. 116	Rs. 3.90	Rs. 95 + 18% GST (Extra)

**The GST will be paid by Insurance Company for premium of Rs. 40.*

The College/Institute/Department can insure with more amount as mentioned in Point No. B, C, D and E.

12. The Scheme will cover the following three contingencies in case of Accidents-

- 100% coverage in case of sad demise of the insured.
- 100% coverage for permanent disability (Disability means loss of limbs, loss of eye sight or sense of hearing or paralysis).
- 75% coverage (for premium of Rs. 20 and Rs. 40) and 100% coverage (for premium of Rs. 73, Rs. 98 and Rs. 116) for hospitalization expenses arising out of accidents which includes cost of medicines as well as expenses for doctor fees.

This Scheme can be covered 24 hours hospitalization due to accident cause only and no natural death and sickness covered.

Accidents death includes Rail/Road/Air Accidents, Injury due to any Violent Collision, Fall Injury due to Fire, Explosion, Snakebite, Frostbite Burn Injury, Drowning, Poisoning, Natural Calamity, Riots but it will not include suicide or attempt to suicide.

These are only illustrative and not an exhaustive list of types of accidents.

13. **Functioning at the College and Department Level**

The Group Insurance Scheme should be monitor by the Committee comprises of-

At College/Institute Level

- A. Principal
- B. N.S.S. Chief Programme Officer
- C. N.C.C. Officer
- D. Chairman, Gymkhana Committee
- E. Secretary, Students' Council

At University Department Level

- A. Registrar
- B. Head of the Department
- C. Director, Students' Development
- D. Director, N.S.S.
- E. Director, Sports
- F. President, Students' Council

14. The Directors of the Recognized Institutes, Heads of the University Departments and Principals of the Affiliated Colleges of University of Mumbai will collect the fees against the premium from the students at the time of admission and it will be sent to the insurance company with the list of the students covered under the scheme. The cheque should be drawn in the name of the Insurance Company.

15. If a student is insured in a particular College/Department/Institute and later if he/she takes admission in another College/Department/Institute anywhere in India the premium will not be refunded and the insurance claim of the student will be settled through the authorities where he/she has paid the premium.

16. Principal/Head/Director of the College/Department/Institute would obtain a Certificate of Registration from the Insurance Company issued by the Insurance Regulatory and Development Authority under the Ministry of Finance, Government of India (IRDA).

17. The name of the persons should be clearly mentioned in the MoU with whom all the claims will be made by the Principal/Head/Director of the College/Department/Institute.
18. **Principal/Head/Director of the College/Department/Institute should open a separate account for students Group Insurance Scheme.**
19. Insurance Scheme will be in the name of the College/Department/Institute. Every year Principal/Head/Director of the College/Department/Institute must pay their premium to Insurance Company directly through by courier/post/hand delivery.
20. The Scheme will be issued by the Insurance Company on the day on which the cheque is received by them.
21. Principal/Director/Head may send their premium amount in one/two lots after completion of admission process of each course.
22. The list of the students who are insured will be acknowledged by the Insurance Company.
23. Insurance cover will be enforcing for one full year from the date of issue of Scheme.
24. **The addresses of the recognized agencies are mentioned below-**

The Oriental Insurance Company Limited

Office I:

**The Oriental Insurance Company Limited
Thane Divisional Office**

Saraswati Mandir, 3rd Floor,
(Marathi Granth Sangrhalaya),
Opp. Zilla Parishad Office,
Subhash Road, **Thane (W)** – 400 601

Tel.: 022-25402721/022-25401172

Contact Person: Mr. Rohan R. Ghodgekar (9820934701/ 9029410866/ 9757282913)

E-mail: rghodgekar04@gmail.com

Office II:

**The Oriental Insurance Company Limited
MCDO-20, Andheri Divisional Office,**

2nd Floor, D.J. House,
Wilson Pen Compound, Old Nagardas Road,
Near Subway, **Andheri (E)**, Mumbai-400059

Tel.: 022-28245001/022-28246128/022-28246129

Contact Person: Mr. Rohan R. Ghodgekar (9820934701/ 9029410866/ 9757282913)

E-mail: rghodgekar04@gmail.com

Contact Person: Mr. S. K. Adhav (Sr. Divisional. Manager) (022-2834408)

E-mail: skadhav@orientalinsurance.co.in

For Claim:

archanank@orientalinsurance.co.in

rghodgekar04@gmail.com

vaishali.gaikwad@orientalinsurance.co.in

manoj.kc@orientalinsurance.co.in

shraddha.nerurkar@orientalinsurance.co.in

ratandas@orientalinsurance.co.in

lalita.pagare@orientalinsurance.co.in

p.ramesh@orientalinsurance.co.in

Tel.: 022-41042234/39/41042208

Claim Centre Service Address: The Oriental Insurance Company Limited, Claim Service Centre (Non-Motor), Regional Office No. III, Town Centre, Tower 1, 6th Floor, Andheri Kurla Road, Marol, Andheri (East), Mumbai 400059

25. **The Colleges/Institutes/Departments are requested to send copy of drawn Scheme and Compliance Report to the Department of Students' Development on or before December 15, 2020.**

CLAIM

- **Procedure to Obtain Claim from the Insurance Company**
 - Intimation of Claim through Email/Letter by the College/Institute/Department to the Insurance Company on behalf of students within 7 days of the mishap.
 - Submission of following documents by the Principal/Director/Head to the Insurance Company.
 - Payment to College/Institute/Department by the Insurance Company through Cheque.
 - Issue of Cheque to the Student/Nominee by College/Institute/Department
- **Claim Coverage**
 - The policy can be covered on 24 hours
 - No natural death and sickness covered
 - An accident may include events like-
 - ◆ Rail/road/air accident
 - ◆ Injury due to any collision/fall
 - ◆ Injury due to bursting of gas cylinder
 - ◆ Snack-bite, frost bite/dog bite
 - ◆ Burn injury, drowning, poisoning
 - Natural calamity and riots include under the said policy
 - Suicide or attempt of suicide will not include under the said policy
 - Participation in any adventurous sports activities with prior consent of the College/Institute/Department will be covered (Other than the standard exclusion).
 - Accidents while sight-seeing, tour or excursion, swimming can be covered.
 - Accidents while participation in NSS Camps/NCC Camps/Sports Tournaments/Youth Festival/Avishkar Research Convention through prior permission of Principal/Director/Head/University Authorities can be covered.
 - Claims will be considered even if students meet with an accident anywhere in India Or abroad
- **Documents Required from College/Institute/Department**
 - Intimation Letter
 - Claim Form
 - Attested Photocopy of Admission Form of Student
 - Bonafide Certificate of Student
 - Academic PNR record of student (Only for Death Claim) (Not compulsory for First Year UG/PG Students)
 - Attendance record for last one year (Only for Death Claim)
 - Attested Photocopy of Fee Receipt of Student
 - Attested Photocopy of PAN card of College/Trust
 - Attested Photocopy of Light/Phone Bill of College
 - Cancelled Cheque of the College/Trust
- **Documents Required from Students/Nominee (To be Submitted through College/Institute/Department)**
 - A) In the Event of Accidental Injuries**
 - Attested Photocopy of Identity Card of Student
 - Attested Photocopy of PAN Card of Student
 - Attested Photocopy of Aadhar Card of Student

- Medical Certificate about the Nature and Extent of Accident Resulting Injuries
- Medical Examiner's Report
- Disablement Certificate issued by Civil Surgeon
- Details of Treatment Rendered by the Attending Doctor/Hospital/Nursing Home
- Original Discharge Card
- Hospital Bill and Payment Receipt
- Medical Bill with Proper Prescription
- Test Report with Bill
- X-Ray Report along with Films and Bills
- Fitness Certificate
- CT Scan Report along with Films and Bills
- MRI and Sonography Report along with Films and Bills
- Police Report / FIR (Wherever Applicable)
- Medical Legal Certificate from Hospital
- Valid Driving License of the Students if Accident Occurred while Driving Vehicle.
- Any other Document/Information if Found Necessary

B) In the Event of Accidental Injuries in Permanent Disablement

- Attested Photocopy of Identity Card of Student
- Attested Photocopy of PAN Card of Student
- Attested Photocopy of Aadhar Card of Student
- Medical Certificate about the Nature and Extent of Accident Resulting Injuries
- Disability Certificate
- Fitness Certificate
- Valid Driving License of the Students if Accident Occurred while Driving Vehicle
- Any other Document /Information if Found Necessary

C) In the Event of Accidental Death

- Attested Photocopy of Identity Card of Student
- Attested Photocopy of PAN Card of Student
- Attested Photocopy of Aadhar Card of Student
- Attested Photocopy of PAN Card of Nominee
- Attested Photocopy of Aadhar Card of Nominee
- Attested Photocopy of Post-Mortem Report from Concerned Police Station
- Attested Photocopy of F.I.R./Police Report from Concerned Police Station
- Attested Photocopy of Punchnama from Concerned Police Station
- Attested Photocopy of Report of Doctor/Hospital/Nursing Home
- Attested Photocopy of Death Certificate
- Attested Photocopy of Inquest Panchnama from Concerned Police Station
- Attested Photocopy of Cause of Death Certificate
- Attested Photocopy of Valid Driving License of the Students if Accident Occurred while Driving Vehicle
- Attested Photocopy of Visera Report if Visera Preserved from Concerned Police Station
- Attested Photocopy of Final Investigation Report from the Concerned Police Station if the Case is Registered under U/S 174
- Any other Document/Information if Found Necessary

DRAFT FOR MEMORANDUM OF UNDERSTANDING

The MoU is made on / /2020 at Mumbai between _____ (Name of College/ Institute/ Department) having Registered Office at _____ with (1) The Oriental Insurance Company Ltd., Thane Divisional Office Saraswati Mandir, 3rd Floor, (Marathi Granth Sangrhalaya), Opp. Zilla Parishad Office, Subhash Road, Thane (W) – 400 601 OR (2) The Oriental Insurance Company Limited, MCDO -20, Andheri Divisional Office, 2nd Floor, D.J. House, Wilson Pen Compound, Old Nagardas Road, Near Subway, Andheri (E), Mumbai -400059.

The Oriental Insurance Company Ltd., will cover all students from the College/Institute/Department under the jurisdiction of University of Mumbai for Personal Accident Scheme coverage including Death, Permanent Disability and Hospitalization Expenses arising out of accident. Participation in any adventurous sports and hazardous activities has to be insured with prior consent of the Department/Institute/College. 24 hours coverage will be within and outside India for 1 year. Accidents while participation in NSS Camps/NCC Camps/Sports Tournaments/Youth Festival/Avishkar Research Convention through prior permission of Principal/Director/Head/University Authorities can be covered.

Designated College/Institute/Department of the University must collect the premium amount from the students at the time of admission when the fees are collected, in case College/Institute/Department wants to pay premium in advance the same will be accepted as a deposit premium.

Such collected premium will be paid along with the list of Students to the Oriental Insurance Company. Further the students will be covered as and when the premium cheque is handed over to said company by the College/Institute/Department which will be valid for one year. One acknowledged copy should also reach to the Director, Students' Development after the Scheme is drawn.

At the time of admission the concerned College/Institute/Department would be provided with brochures for students laying down the scope of cover, claim procedure and documents to be submitted at the time of claim.

Claim would be entertained only after the Principal/Director/Head of the College/Institute/Department certifies the occurrence of an event and consequent injury to student. Claim documents would be routed through the respective College/Institute/Department.

All claim payments will be between Principal/Director/Head of the College/Institute/Department and Divisional Manager of Oriental Insurance Company will valid for period of two years from the date of execution.

Signature of the Authority of the
The Oriental Insurance Company Ltd.
with Seal

Signature of the
Principal/Director/Head
with Seal

Date:

Place:

PRO-FORMA OF THE LIST OF THE STUDENTS TO BE SENT TO INSURANCE COMPANY

Sr. No.	Full Name of the Student	Class	Roll No.	PRN/PG Registration No.	Mobile No.	Email ID