

K. K. Wagh Education Society Nashik

Policy Coverage for the year 2025-2026

Group Mediclaim Policy

1. Sum Insured for Student – ₹.50,000.
2. Room Rent – 4% for Normal and ICU both including Nursing (₹.2000 only – If student gets admitted in higher category room then, he will have to pay proportionate deduction on pro-rata basis and claim amount will get reduce)
3. Pre-existing diseases are cover from Day 1. (As per insurance company policy terms, conditions, and exclusions)
4. Age Bracket – Between 3 to 30 years.
5. Pre and Post Hospitalization – 30 days Pre and 30 Post hospitalization.
6. Advance/Robotic Treatment – 50% Co-Pay on all claims.
7. All the terms, conditions and exclusions are applicable as per the Insurance Company, so please check the list.
8. Basic Exclusions in the policy – Dental treatment, optical, contact lenses, hearing aid, plastic surgery, alcoholic/drugs treatment, OPD treatment, Ayurveda treatment, suicide or commit to suicide are not covered in the policy. *Other exclusions as per standard policy wording.
9. Claim Intimation is mandatory in case of hospitalization.

Group Personal Accident Policy

1. Sum Insured of Student – ₹.1,00,000.
2. Sum Insured of Earning Parent - ₹.5,00,000.
3. Accidental Death – 100% of Sum Insured.

Note – According to the payment Policy will be made lot-wise, so students will be cover according to the Lot wise payment in that particular Lot.

Below is the Escalation Matrix for claim and other assistance.

Matrix	Mail ID	Number
First level of escalation	claims@accurateinsurance.co.in	7030917002/03
Second level of escalation	claims1@accurateinsurance.co.in	7030917001
Third Level of escalation	operations3@accurateinsurance.co.in	7030921453
Fourth Level Escalation	ganesh.k@accurateinsurance.co.in	7774023659