Hans Raj Mahila Maha Vidyalaya, Jalandhar

Medical Aid and Accident Aid Policy

1. Introduction

The institution is committed to the safety, well-being and welfare of its students. The institution is not collecting any insurance premium from its students, but keeping in view the welfare of students, a limited financial assistance is provided to students for immediate medical treatment in the event of any accidental injury (if any) within the premises of the college.

The policy is purely a humanitarian and welfare measure, with limited financial assistance towards first aid/immediate medical treatment in the case of accidental injury within the college.

This policy is not under any insurance scheme, legal liability, compensation mechanism or admission of fault on the part of the institution.

2. Objectives

- To provide immediate first aid/medical assistance to the student who suffer accidental injury within the college premises.
- To facilitate immediate medical treatment or first aid from Tagore Hospital, Jalandhar

3. Incidents of Accident Includes

(a) Academic activities
(b) Laboratory work
(c) Sports activities
(d) Cultural activities
(e) Co-curricular activities
(f) Movement within the campus during working hours

4. Nature of Assistance

The assistance under this policy is ex-gratia medical aid only and shall not create any legal right to compensation.

Financial assistance may be granted towards:

- First aid treatment
- OPD consultation charges
- Diagnostic tests prescribed by doctor
- Medicines and dressings
- Minor emergency procedures needed urgently

5. Maximum Financial Assistance

The maximum financial assistance payable under this policy shall not exceed:

Nature of Injury	Maximum Assistance
Minor injury requiring first aid only	Actual or up to Rs. 500/-
Injury requiring OPD consultation and medicines	Actual or up to Rs. 1500/-
Injury requiring investigation and extended treatment	Actual or up to Rs. 3000/-

(In no case the actual expenditure can be higher than 50% of tuition fee paid by the student) for a single incident.

6. Conditions for Grant of Assistance

The following documents shall be submitted within 15 days of the incident:

- Application by parent/student
- Accident report by concerned HOD/Teacher Incharge
- Medical prescription and treatment record approved by SMO
- Original bills and receipts
- Undertaking on a Rs.100/- stamp paper that the claim for above treatment is not made from any other agency, duly approved by the employer of Parent working in a government department or SMO.

7. The decision of the Principal shall be final and binding.

Note

- *No natural calamity is included in this policy.*
- *This policy is amendable and the institution reserves the right of same.*
- *Parents are responsible for extended health insurance of their wards.*