ଓଡ଼ିଶା ବୈଷୟିକ ଓ ଗବେଷଣା ବିଶ୍ୱବିଦ୍ୟାଳୟ
ODISHA UNIVERSITY OF TECHNOLOGY AND RESEARCH
TECHNO CAMPUS, GHATIKIA, BHUBANESWAR - 751 029

Ref. No.: 3707 /ACD/OUTR

Dated: 14.11.2025

NOTICE

(Comprehensive Students Group Insurance Policy for the students of OUTR)

The Comprehensive Students Group Insurance Policy for the 1st Year students of all UG & PG programs and 3rd Semester LE-B. Tech. students has been introduced at OUTR, Bhubaneswar with effect from **10.11.2025** for all existing regular registered students admitted during the Academic Year 2025-26 for their entire years of study. These students continuing from their existing semester / year of study will be covered under this scheme till completion of their study. The financial support to students of OUTR against unforeseen events such as death of parents or self due to accidents, permanent / partial disability of self or parent, hospitalization of self / loss of laptop / study materials of self etc. is given below for the information of the students.

Sl. No.	Incidence	Insurance Coverage	Beneficiary
(i)	Death of the student continuing in University due to accident	₹2,00,000	Parent of the student concerned
(ii)	Accident resulting irrecoverable loss of sight of one eye or loss of use of one limb of the student insured	₹1,00,000	Student himself
(iii)	Accident resulting in grievous injury to any limbs of the student insured	₹1,00,000	Student himself
(iv)	Accident resulting in total irrecoverable loss of sight of both eyes or loss of use of both limbs of loss of sight of one eye and loss of use of one limb of the insured student	₹2,00,000	Student himself
(v)	Reimbursement of the cost of hospitalization to the student as an inpatient due to illness / disease / injury. Such cost will include the cost of room rent / boarding expenses provided by hospital / nursing home expenses, fees of surgeries, doctors, and specialist fees. It will also include OT charges, cost of blood, anaesthesia, oxygen, surgical appliance, medicines, x-ray, dialysis, pacemaker, artificial limbs, artificial organs, cost and all related expenses.	₹50,000	Student himself
(vi)	The student or earning parent becoming permanent or total disabled because of an accident	₹1,00,000	Student himself
(vii)	Death of earning parent (as per University record) resulting from injury caused by an accident	₹1,00,000	Student himself

Claim Procedure: Upon the happening of any event which may give rise to claim under the policy, written claim intimation with full particulars to be given to the Company immediately preferably within 07 (Seven) days by either the insured student, parents / guardian of students with intimation to the University. All supporting claim documents (as detailed below) will be submitted to the company within 60 (Sixty) days of discharge from the hospital/nursing home, in case of hospitalization claims. As regards to personal accident claims, the supporting claim documents must be submitted to the company at the earliest. The Company shall not be liable

to make any payment in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device for intimation and submission of the claim documents. The company shall not be liable to accept any liability under any claim which is intimated after 06 (Six) months from the date of loss.

Contact Authority of the Insurance Company and his / her Address:

Authority	Postal Address	Telephone (Office)	E-mail
Chief Business Manager, The Oriental Insurance Company Ltd.	BO Budha Nagar, 2nd Floor, 75-Budha Nagar, Bhubaneswar – 751 006	0674-2312653 0674-2310531 (SVC)	sarat.sethi@orientalinsurance.co.in 340011@orientalinsurance.co.in

Tailor-made Comprehensive Student Insurance

The following documents would be submitted to the company in support of the claim.

Death Claims:

1. Claim form duly completed and signed.
2. Death Certificate.
3. Certified Copy of Police Final Report/Charge Sheet.
4. Certified Copy of Post-mortem Report and Viscera.
5. Statement of the official of the University regarding the continuity of the student course with supporting documents issued by University.
6. Copy of OUTR Regd. Card./ID Card.
7. Voter ID / Aadhar Copy.

Injury Claims:

1. Claim form duly completed and signed.
2. Certified Copy of Police reports wherever applicable.
3. Medical Report of the attending Doctor.
4. Injury / Disability Certificate issued by Competent Authority.
5. Investigation Report like laboratory tests, X-ray and reports essential for confirmation of the injury.
6. Copy of OUTR Regd. Card/ID Card.
7. Statement of the official of the University regarding the continuity of the student course with supporting documents issued by University.
8. Voter ID Card / Aadhar Card or any other Identification of earning parent.

Hospitalization: (Section (vii) as per Table)

1. Claim form A & B duly completed.
2. Doctor's advice for hospitalization in original.
3. Original Bills from chemist(s) supported by proper prescription.
4. Bills, receipts and discharge certificate from the hospital (All Originals).
5. Receipts and Pathological test reports from Pathologists (All Originals).
6. Nature of operation performed and Surgeon's bill and receipt (All Originals).
7. Copy of OUTR Regd. Card/ID Card.

14/11/25

Dean, Academic Affairs