

**INSURANCE COVER TO STUDENTS AND EMPLOYEES  
OF ARMY PUBLIC SCHOOLS**

1. All the students and staff of the Army Schools/Army Public Schools and Colleges are covered by a Group Personal Accident Policy. The Insurance Policy is on the name of Army Welfare Education Society (AWES). The policy is for a period of one year on 24 hours basis from 01 August to 31 July next year for accidents arising anywhere i.e. at home, at schools/colleges in public whilst engaging in any occupation, vocational activity and/or traveling by any mode of conveyance directly caused by external visible means in sudden, unforeseen manner. The total yearly premium is Rs 120/- (Liable to change by AWES) per head and the same is being collected alongwith the fee of QE Apr (Apr-Jun) (Liable to be changed).

2. **Continuing Education Benefit.** The students of Army Schools/Army public Schools and Army Professional Colleges are also covered for Continuing Education Benefit in case of death/permanent total disablement of the fee paying parent/guardian due to an accident including at border placed. However war is excluded from the coverage. The limit of compensation for policy period i.e. 01 Aug to 31 July under continuing education benefit would be as per AWES Rules to be suitable disbursed by HQ AWES to the school on yearly basis for the balance period of school and existing course duration, on receipt from the Insurance Company.

3. **Amount Payable.** Following amount will be payable under the Insurance Policy to the insured person, caused directly and solely due to an accident (Liable to be changed):-

(a) **Accidental Death.**

(i) **Employees/Staff.** Rs 7 Lakh. This amount is payable on death of the insured person (Staff/Employee) caused and solely due to an accident.

(ii) **Students.** Rs 3.00 Lakh. This amount is payable on death of the insured student, caused directly and solely due to an accident.

(b) **Permanent Total Disablement (Means 100% disability).** Rs 6.5 Lakh. This amount is payable if such injury shall as direct consequence thereof immediately, permanently totally and absolutely disable the insured person from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of the Capital Sum Insured.

(c) **Loss of Both Eyes and/or both Limbs.** Rs 6.5 Lakh. This amount is payable in case of loss of both eyes and/or both limbs solely and directly due to an accident.

(d) **Loss of an Eye and a Limb.** Rs 6.5 Lakh. This amount is payable in case of loss of an eye and a limb solely and directly due to an accident.

(e) **Loss of an Eye and or a Limb.** Rs 3 Lakh. This amount is payable in case of the loss of an eye or a limb (loss of a hand at or above the wrist or loss of a foot at or above the ankle) solely and directly due to an accident.

(f) **Medical Expenses.** Upto Rs 1,00,000/- (Rupees One Lakh only) are payable for medical expenses incurred for bodily injury arising out of an accident subject to treatment carried out in any hospital or nursing home, or Doctor on submission of relevant prescriptions, bills, cash memo, X-Ray film alongwith reports, discharge summary etc in original.

4. In case of any kind of happenings mentioned above, the insured or person/next of kin/parent/guardian of the insured person will intimate the following details to the school authorities within two hours so that necessary intimation can be given to the higher authorities:-

- (a) Name of the insured student/employee.
- (b) Class & section.
- (c) Details of accident i.e. date, place and time of accident.
- (d) Details of death/injuries to the insured.
- (e) Name and address of the hospital where treatment taken/continue.
- (f) Name and address of witness.

5. **Documents Required for Claim.** Following documents are compulsorily required for submission of the claim:-

- (a) Original copy of FIR issued by the police station.
- (b) Original copy of Postmortem Report Report or Post Mortem waiver certificate from the competent authority (in case of death).
- (c) Original Death Certificate issued by the municipality/or authorities concerned.
- (d) Discharge summary in case of hospitalization along with receipts/cash memos, prescription, X-Ray films alongwith X-Ray reports and other such details/supporting documents.
- (e) Original fee receipt of he student for the month in which the accident took place.
- (f) Original/copy of Driving Licence (in case the death occurs during driving of a vehicle.
- (g) Original Medical Certificate.
- (h) Electronic Clearance System (ECS) details of the Insured.

6. **Procedure under Continuing Education Benefit.** In case of death of parent/guardian who has been supporting the education of the student, following information will be forwarded to the school authorities immediately:-

- (a) Name of the deceased parent/guardian.
- (b) Name of insured student and class.
- (c) Details of accidental death:-
  - (i) Date and time.
  - (ii) Place and state.
  - (iii) FIR issued by the police station (original).
  - (iv) Postmortem Report (original).
  - (v) Death Certificate issued by the municipality/or authorities concerned (original).
- (d) Relationship of deceased with the student.
- (e) Original school fee receipts.
- (f) Name and address of witness.

7. **Time Limit of Submission of Claims to the Insurance Company.** The insurance claims are required to be submitted to the higher authorities within one month of the accidents alongwith all supported documents. Hence it is the responsibility of the parents/guardian/next of kin to provide all the above information/documents to the school well in time so that the claim can be submitted well in advance.

**PROFESSIONAL COLLEGES UNDER AEGIS OF ARMY WELFARE EDUCATION SOCIETY (AWES)**

S No	Institute	Affiliated University	Recognition	Degree/Diploma Offered	Duration (Years)	Intake Per Year	Seats	Schedule of Examination	Remarks
1	Army Institute of Technology (AIT), Dighi Hills Pune – 411015, Estd in year 1994 Tele : 020 27157612, 27157534, Mil - 3296 Fax No : 020 27157534 E-mail : <a href="mailto:ait@aitpune.com">ait@aitpune.com</a> , <a href="mailto:ait@awesindia.com">ait@awesindia.com</a> Website : <a href="http://www.aitpune.com">www.aitpune.com</a>	Savitribai Phule Pune University	AICTE	BE (IT)	4	60	Army 100%	AIEEE held in Apr every year	Admission based on AIEEE Score. Prospectus available from 10 Jan onwards Eligibility-10+2.  *E&TC Seat likely to increase 120
				BE (Cmptr)	4	60			
				BE (Mech)	4	60			
				*BE Electronics & Telecom	4	60			
				PG Mech Engr (Design)	2	18	Army 100%	As per GATE Score	
2	Army Institute of Hotel Management and Catering Technology (AIHM&CT), Nageshwara Naganahalli, Kothanur Post, Bangalore (Karnataka) - 560077, Estd in year 1996 Tele/Fax : 080 64525864, 64525865/64543206/64543207 E-mail : <a href="mailto:principal@aihmtbangalore.com">principal@aihmtbangalore.com</a> Website : <a href="http://www.aihmtbangalore.com">www.aihmtbangalore.com</a>	Bangalore University Bangalore	AICTE	BHM	4	60	Army 100%	Written Admission test conducted in Apr/May	Admission based on Written Admission Test and Interview scores. Prospectus available from 10 Jan onwards. Eligibility-10+2.
3	Army Institute of Management, Kolkata (AIMK) Judges Court Road, Opp Alipore Telephone Exchange, Alipore Kolkata -700027, Estd in year 1997 Tele : 033 24398335-37-38, 24794494, Mil - 6463 Fax : 033 24794929, E-mail : <a href="mailto:aim_kol@rediffmail.com">aim_kol@rediffmail.com</a> Website : <a href="http://www.aim.ac.in">www.aim.ac.in</a>	West Bengal University of Technology Kolkata	AICTE	MBA	2	120	Army – 96 Civ - 24	CAT conducted every year in November by IIM	Admission based on CAT Score, Group Discussion & Interview. Prospectus available from Nov onwards. Eligibility- Graduation.
4	Army Institute of Law (AIL), Sector 68 Mohali - 160062 (Pb), Estd in year 1999 Tele: 0172 5095336-37,38, 5063033 Fax No : 0172 - 5039280 E-Mail : <a href="mailto:info@armyinstituteoflaw.org">info@armyinstituteoflaw.org</a> Website : <a href="http://www.armyinstituteoflaw.org">www.armyinstituteoflaw.org</a>	Punjabi University Patiala	BCI	BA LLB (Integrated)	5	80	Army – 64 Punjab Res - 12 All Ind - 4	May/June	Admission based on LET conducted by Punjabi University Patiala
				LLM (Integrated)	1	15	Army – 12 Punjab-Res – 02 All Ind - 01	May/June	Based on entrance test merit conducted by Punjabi University of Patiala

S No	Institute	Affiliated University	Recognition	Degree/Diploma Offered	Duration (Years)	Intake Per Year	Seats	Schedule of Examination	Remarks
5	Army College of Dental Sciences (ACDS) ACDS Nagar, (Chennapur CRPF Road) Jai Jawahar Nagar Post, Secunderabad - 500 087 (AP), Estd in year 2001 Tele : 040 20080243,20081759 Fax No : 040 E-mail : army_c@rediffmail.com Website : www.armycods.in	NTR University of Health Science Vijayawada	DCI	BDS  PG	4  3	40  06	Army – 34 AP State - 6, through EAMCET  Army – 06	Written Admission Test conducted every year in Apr/May	Admission based on Written Admission Test. Prospectus available from 10 Jan onwards. Eligibility-10+2.  Eligibility -BDS
6	Army Institute of Education (AIE), Kandhar Lines Ring Road Delhi Cantt - 110 010, Estd in yr 2003 Tele : 011 25683535 -214, Mil-36849 Fax No : 011 25683535 -232 E-Mail : aiedelhi@gmail.com Website: www. aie.ac.in	GGSIU Delhi	NCTE	B.Ed	1	100	Army – 100%	Written Admission Test conducted every year in Apr/May	Admission based on Written Admission Test. Prospectus available from 10 Jan onwards. Eligibility- Graduation.
7	Army Institute of Management and Technology (AIMT), Plot No. M-1, Pocket P-5, Greater NOIDA, Gautam Budh Nagar (UP) Pin - 201306 Estd in yr 2004, Tele : 0120 2343501, 2343503, 6557094, 2343505 E-mail : aimgtek@hotmail.com Website : www.aimt.ac.in	GGSIU Delhi	AICTE	MBA	2	120	Army 100%	CAT conducted every year in Nov/Dec by IIM	Admission based on CAT Scores, Group Discussion & Interview. Prospectus available from Nov onwards. Eligibility–Graduation.
8	Army Institute of Fashion Design (AIFD) ITI 'B' Area, Dooravani Nagar Old Madras Road, Bangalore - 560016, Estd in year 2004 Tele : 080 25617559, 25617309, Fax No : 080-25618014 Website: www.aifdonline.in, E-mail: aifdonline@gmail.com	Bangalore University Bangalore	-	PG Diploma B.Sc (F&D)	2 3	30 60	Army – 54 Civil - 06	Written Admission Test conducted every year in Apr/May	Admission based on Written Admission Test, and Interview scores. Prospectus available from 10 Jan onwards. Eligibility - PG - Graduation, BSc (F&D) - 10+2. Creative Aptitude Test (CAT) for PG only at Bangalore .
9	Army College of Nursing (ACN) C/O Military Hospital, Jalandhar Cantt, Estd in year 2005 Tele Civil : 0181 2266167, ele Army : 0181-806876, Mil-6876 Website: www.acn.co.in E-mail : acn_mh@yahoo.com	Baba Farid University of Health Sciences Faridkot	INC	B.Sc (Nursing)	4	50	Army 100%	Written Admission Test conducted every year in Apr/May	Admission based on Written Admission Test. Prospectus available from 10 Jan onwards. Eligibility-10+2. with 50% aggregate.

S No	Institute	Affiliated University	Recognition	Degree/Diploma Offered	Duration (Years)	Intake Per Year	Seats	Schedule of Examination	Remarks
10	Army Institute of Nursing (AIN), Guwahati, C/O 151 Base Hospital, C/O 99 APO Estd in year 2006 Tele: 0361-2305697, 2307101 , Mil - 6504) Fax No -0361-2305697 Website: www.ainguwahati.org E-mail : ainguwahati@yahoo.co.in	Guwahati University	INC	B.Sc (Nursing)	4	50 (Girls)	Army - 45, NE Civ - 05	Written Admission Test conducted every year in Apr/May	Admission based on Written Admission Test. Prospectus available from 10 Jan onwards. Eligibility-10+2 with 50% aggregate.
				MSc (Nursing)	2	20 (Girls)	Army - 18, NE Civ - 02	Written Admission Test conducted every year in July/Aug	
11	Army College of Medical Sciences (ACMS) Near Base Hospital, Delhi Cantt- 110 010 Estd in year 2008 Tele:011-25687642,25687643,25687644,25687645 Fax : 91-011-25693701, Mil-37388 E-mail : medcoldc@yahoo.com Website.www.theacms.in	GGSIPIU Delhi	MCI	MBBS	4 1/2	100	Army - 79, DSC - 14, AISC - 2, DST - 1, AIST - 1, PWD - 3	CET conducted by GGSIPU every year May/Jun	Admission based on CET. Prospectus available in Feb/Mar as declared by GGSIPU. Eligibility : 10+2 with 50% aggregate

- Notes:**
1. Above information is subject to change. Candidates are requested to go through the Prospectus of respective institutes for more details.
  2. **Look for Admission Notice in National News Papers**  
(a) CAT - (IIM) - Jul/Aug (b) AIEEE - (CBSE) - December (c) Written Admission Test (WAT) - (AWES) - January (d) MBA Programme (AIMK & AIMT) - Aug & Nov
  3. Prospectus for MBA programme will be available from November onwards and for other courses from Jan onwards. Beside respective Institutes, Prospectus also available at Army HQs (AWES) and Director AWES all Command HQs through Bank Draft and can be downloaded from website of the respective institute.