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Review Article

Student safety insurance policies in India: a systematic review

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ABSTRACT

Personal accident insurance policy provides complete financial protection to the insured members against uncertainties such as accidental (unintentional) death or bodily injuries. Additionally, it covers permanent (partial/complete) and temporary disabilities resulting from an unintentional injury (UII), but not intentional injury. As such policy confined to the students, it was nomenclated as 'student safety insurance policy' (SSIP). Aim of the study was to review the features of various SSIPs in India followed by suggesting to the governments to implement across India. A thorough internet search was carried out using search engines to collect primary data in the public domain regarding SSIPs. Additional information was also collected from the organizations under Right to Information Act 2005 during July to December 2017. The reviewers identified that millions of children died each year from the injuries or violence and millions of others suffer the consequences of non-fatal injuries across the world. Dr. Gururaj estimated that the injuries resulted in the deaths of nearly 100,000 children every year in India among two million children hospitalized. So, certain state governments, districts and universities have taken up 'SSIPs' with different features to meet the hospital expenses incurred due to an UII. Unfortunately, if the insured child died/disabled due to an UII, the insurance amount will fulfil future financial needs of the family/disabled. Certain institutions are providing insurance coverage for one of the parents (breadwinner) and exempting future course fee payment also. The reviewers suggested to the government to provide a better student safety insurance policy across India with the amalgamation of the key features of all safety insurance policies.

Keywords: Accidents, Unintentional injuries, Death, Disability, Student safety insurance policy

INTRODUCTION

Personal accident insurance policy provides complete financial protection to the insured members against uncertainties such as accidental (unintentional) death or bodily injuries. Additionally, it covers permanent (partial or complete) and temporary disabilities resulting from an UII, but not intentional injury.[1] As such policy confined to the students, it is nomenclated as student safety insurance policy (SSIP). All over India some of the states/districts/ universities are implementing SSIPs under various titles with different features. The present study is reviewed the features of various SSIPs across India.

An injury is defined as "the physical damage that results when a human body is suddenly subjected to energy in amounts that exceed the threshold of physiological tolerance or else the result of a lack of one or more vital elements, such as oxygen". The injuries are categorized into accidental (unintentional) and intentional (deliberate).

UIIs are the injuries such as road traffic injuries (RTIs), drowning, burns, falls, accidental poisoning, animal bites, machine injury, burns/electric shocks etc.[2]

OPERATIONAL DEFINITIONS

Insured is a person who covered by insurance. Insurer is a person or organization or company providing insurance to a person. The nominee is a person recipient of claimed insurance amount after the demise of insured. Claimant is a person who claims, insurance amount. The sum assured (SA) is an amount to pay the nominee or insured on occurrence of death or disability respectively to the insured due to an UII. Amputation is a physical separation of a hand at or above the wrist and/or of the foot at or above the ankle. Permanent, complete disability is amputation of any two limbs or one limb and one eye or loss of two eyes. Permanent, partial disability is amputation of any one limb or loss of one eye.

SOME OF THE PRIMARY BENEFITS OF SSIPS

Accidental death coverage if an injured person died due to an UII, the entire sum assured is paid to the nominee.

Permanent, complete disability coverage if any insured person disabled permanently then a specified total SA is paid to the insured.

Permanent, partial disability coverage if an insured person meets an accident, resulting in permanent partial disabilities, then a certain percentage of benefit is paid to the insured.

Temporary, complete disability coverage if an insured person meets an accident, resulting in temporary total disabilities and is bedridden, then the insured is paid specified amount as mentioned in the policy.[1]

MAJOR ADVANTAGES OF PERSONAL ACCIDENT INSURANCE POLICY

Individual or family security, without medical tests and documentation policy can be purchased, significant coverage at a lower premium, premium payments can be made through online, global coverage of insurance, claim process is easy, availability of nomination facility, cashless treatment services, critical illness rider facility on submission of medical certificates, flexibility to switch over to additional riders in upcoming years. Additional benefits can be availed on payment of extra premium such as daily cash payment to the insured in case of an accidental hospitalization, ambulance charges payment to carry the insured post-accident to the hospital, charges payment towards the transportation of dead body, exemption of future course fee in case of demise of parent (bread winner) etc.[1]

FILING OF SSIP CLAIM

If an insured person meets an accident, immediately the claimant has to inform about personal details of the insured and accident summary to the insurer followed by a death certificate, post-mortem (PM) report, FIR (first information report), medical certificate and medical bills are to submit.[1]

Objectives

The objective was to study the features of various SSIPs implementing in India and to wide spread the importance of SSIPs and their features in order to choose the best policy. In addition, to suggest the government of India to implement SSIP across the nation designed with the amalgamation of the key features of all SSIPs.

METHODS

The study involved a descriptive analysis of accidental policies or SSIPs. A systematic, predetermined strategy was undertaken for collecting and collating the gathered information. Data was compiled and assimilated into a matrix. A thorough internet search was carried out using search engines like google, google scholar, PubMed, etc. to collect primary data in the public domain regarding SSIPs pertaining to India. A set of key words student safety insurance and accident insurance was used for the search.

The detailed or supporting data of SSIPs was collected from the designated websites of respective institutions providing SSIPs and or through the Right to Information Act-2005 (RTI Act-2005) during July to December 2017. The researcher tried to collect data of year-wise premium collection, number of deaths/disabilities and claims from the institutions. But some of the states/universities didn't wish to share the data, citing section 8 (1) (i) of the RTI Act-2005 which exempts from disclosure of information. However, the researcher tried to present reliable information to the maximum extent possible.

RESULTS

The WHO and UNICEF unanimously stated that globally, millions of children died each year from injuries or violence, and millions of others suffer the consequences of non-fatal injuries.[3] In a study, Dr. Gururaj estimated that injuries resulted nearly 100,000 child deaths every year in India among two million children hospitalized. The RTIs, drowning, falls, burns and poisoning were leading causes of injury in India. Drowning and burns were major causes of mortality in <5 years, while RTIs, falls and poisoning were leading causes in 5-18 years.[4] The grief of the families of injured, suffer was immeasurable and often impacts entire communities. As the burden of UIIs was more among the poor families, further they pushed into irrecoverable poverty.[3]

Under the circumstances explained, certain state governments, districts and universities in India with the collaboration of general insurance companies have taken up ‘SSIPs’ to meet the hospital expenses incurred due to injury vide (Table 1).

SUMMARY OF VARIOUS SSIPS IMPLEMENTING IN INDIA

State level schemes

Students safety accidental insurance policy-Rajasthan: The state primary and secondary school education departments, Rajasthan, India under the monitoring of state insurance and provident fund department is providing the SSIP for all students of 1^{st}-12^{th} classes studying in government and aided schools in Rajasthan state since 1996. Each student is provided Rs. 1,00,000 accidental insurance on payment of Rs. 50/- per year, while admission. During 2016-17 academic year Rs. 5,49,641 students were insured by contributing Rs. 7,74,82,064/. During same year, 613 students claimed an amount of Rs. 5,28,00,000/.

Terms: If any insured student meets an UII within twelve calendar months of insurance policy, the insurer will pay an amount to the nominee/insured as detailed below based on severity of injury. In case of demise or occurrence permanent complete disability, total SA is paid to the nominee/insured respectively. If permanent partial disability occurs half of the SA is paid. If total and irrecoverable loss of use or of the actual loss by physical separation of the body parts, an amount vide (Table 2) is paid. If an insured admitted in hospital more than 24 hours following injury, then he/she is entitled to get medical reimbursement a maximum of Rs. 5000/-.

Insurance will not be covered if death/disability arises either directly or indirectly connected: intentional self-injury, suicide or attempted suicide, influence of intoxicating liquor or drugs, whilst engaging in aviation or ballooning, or whilst mounting, caused by any diseases or insanity, committing any breach or law with or without criminal intent, with war, invasion, ionizing radiations, contributed to a surgical operation, whilst travelling by overcrowded jeep, roof of the bus or train etc.

Conditions: Blood relatives of the insured, who was designated as a nominee in the policy bond can be claimants. If aforesaid are not alive at the time of death of the insured the claimant will be identified as rules in force. The claimant along with claim form should submit to the insurer with all satisfactory proofs such as death certificate, PM report, treatment report, FIR and challan, panchnama, witness statement, original proposal form etc. latest by 3 months from the date of the incident. If not submitted within 3 months all such documents aforesaid, must be submitted to the insurer latest by 6 months along with mentioning reasons of delay otherwise claim to be closed as ‘no claim’. No claim form would be entertained after 6 months.[5]

Secondary school insurance system – Odisha, India

The department of school and mass education, Odisha is providing SSIP for SA of Rs. 10,000/- for each student studying in government and aided schools in Odisha. Each student has to contribute of Rs 2/- per annum. If any student demises due to UIIs Rs. 10,000/- will be paid to the nominee.[6]

Student safety insurance scheme - Madhya Pradesh, India

The government of Madhya Pradesh has implemented SSIP vide its letter No F-44-32/94/B-2/20 dated 6-10-1994 for students of govt. schools with the collaboration of ‘the new India insurance company limited’ for SA of Rs. 10,000/ for each student. During inception the premium was sixty paisa per month following hiked to Rs. one later on. A sum of Rs.10,000/- is payable if insured died/permanent completely disabled or Rs. 5,000/- payable to partly disabled.[7]

Student safety insurance policy – Haryana, India

The secondary education department in association with ‘the oriental insurance company limited’ (OIC) has introduced an insurance policy for school going children of govt. schools at a meagre annual premium 90 paisa/ student. The insured was entitled for compensation vide (Table 3).[8]

District level schemes

Balala Bhima

Introduction: Balala Bhima is a government-initiated school-based (1^{st}-10^{th} class in govt. and aided schools) SSIP is implementing in Anantapuram district of Andhra Pradesh, India since 14^{th} November 2010 with the collaboration of OIC Ltd, Kurnool, AP. The parents of injured children of Anantapuram district, brought to the notice of District Collector that even though they spent money by selling assets or taking loans towards hospital expenses, many children were dying and some were remain disabled. They requested for financial assistance to meet hospital expenses. Further, they informed that nobody is there to look after them during elderly. Some of the parents were adopted recanalization also.

At this juncture the District Collector, reviewed the situation and found that a large number of poor and rural illiterate parents has lost their children due to UIIs. So, the district management decided to launch ‘Balala Bhima’.

Salient features

Awareness creation against prevention of UIIs among children and parents and providing insurance. The SA was for Rs. 25, 000/-. with Rs. 2/- annual premium during inception followed by increased to Rs. 5/-. The nodal officers of the scheme are head master at school and project officer, sarva siksha abhiyan (SSA) at district.

Table 1: Abstract of student safety insurance policies implementing in India.[5-18]

Policy name	Insurance company	Place of implement-ation	Yearly premium paid	Eligibility for insurance		Sum assured (SA) for Rs.	Yearly contrib ution Rs.	Financial provisions of the policy Rs.			If hospitalized more than 24 h reimbursement maximum of Rs.
								Death	Disability		
				Children	Parent				Permanent	Partial	
Students safety accidental insurance policy.[5]	State Insurance and provident fund dept. govt. of Rajasthan	Rajasthan state (govt. and aided schools)	Student	1^{st}-12^{th} class	Nil	100000/-	50/-	100000	50000	Rs. 50000-1000 Depending on organ	500
Insurance policy for school children.[6]	Secondary school insurance system, govt. of Odisha	Entire Odisha state (govt. and aided schools)	Student	1^{st}-10^{th} class	Nil	10000/-	02/-	10000/-	Ex-gratia ranging between 10000/ if accident occurs		Nil
Students safety insurance scheme of Madhya Pradesh.[7]	New India insurance company	Madhya Pradesh state (govt and aided schools)	No informa -tion	Studen -ts	Nil	10000/-	12/-	10000/-	10000/-	5000/-	Nil
Students safety insurance policy.[8]	Oriental insurance company	Haryana state (govt and aided schools)	Govt.	1^{st}-10^{th} class	Nil	30000/-	0.90/-	30000	60000	30000	2,500
Balala Bhima[9]	Oriental insurance company	Anantapuram dist. (govt and aided schools)	Student	1^{st}-10^{th} class	Nil	25000/-	05/-	25000/-	25000/-	10000/-	Nil
Yuvaraksha[10]	University of Mumbai	University of Mumbai area	Student	UG and PG students	Nil	01 to 05 Lakhs	20/- to 81/-	01 to 05 lakhs	01 to 05 Lakhs	No information	100% of expenses
Students safety insurance scheme.[11]	United India insurance / oriental insurance/ university of Pune	University of SBPP university, Pune area	Student	UG and PG students	Nil	0ne Lakh (50000 Insurance Co. + 50000 university)	10/-	One Lakh (50000 Insurance Co.+ 50000 university)	50000/- (25000 Insurance Co. + 25000 university)	25000/- (12500 Insurance Co. + 12500 university)	10,000 (5,000 Insurance Co. + 5,000 university)
Student safety insurance.[12]	United India Insurance Co./ National Insurance Co.	IIT Kharagpur	Student	UG and PG Student (200000/-)	Bread winner (300000/-)	200000/-	2200/-	Student: 200000/- parent: 300000	No inform-ation	No infor-mation	1,00,000
Student Safety Insurance.[13]	No information	MNNIT University, Allahabad	Student	No information	No informa-tion	No inform-ation	230/-	No inform-ation	No information	Available	

Continued.

Policy name	Insurance company	Place of implement-ation	Yearly premium paid	Eligibility for insurance		Sum assured (SA) for Rs.	Yearly contribution Rs.	Financial provisions of the policy Rs			If hospitalized more than 24 h reimbursement maximum of Rs.
				Children	Parent			Death	Disability: Permanent	Disability: Partial	
Student Safety Insura-nce[14]	United India Insurance Company	Indian Maritime University, Chennai	Student	Students of Univer-sity	One of named parent (bread winner)	200000 for student and 100000 for parent	No infor-mation	200000 for student and 100000 for parent	No inform-ation	No infor-mation	Rs.225000/ fees reimbursement due to death of parent and up to Rs. 50000/ medical reimbursement for student
Student Safety Insurance[15]	No information	GJUS&T, Hissar, Haryana	Student	No information	No informa-tion	100000/-	60/-	No inform-ation	No inform-ation	No infor-mation	available
Student Safety Insurance policy[16]	The New India Assurance Company	Entire India	Student	Children (No age specification)	No informa-tion	10000/-	No information	10000/-	10000/-	5000/-	500
Bhagyasri Child Welfare[17]	The New India Assurance Company	Entire India	Child	0-18 yrs. (one girl child only in a family)	Parent (father/ mother/ both) below 60 yrs.	25000/-	15/-	25000/-	25000/-	Nil	Nil
Student Safety Insurance policy[18]	Oriental Insurance Co.	Entire India	Student	No information	No information	10000/-	No infor-mation	10000/-	10000/-	5000/-	500

Source: collected through internet and or under RTI Act-2005 from the concerned organizations.[5-18]

Table 2: Compensation payable on loss of body parts under SSIP - Rajasthan state.

Loss	Hearing: One ear	Hearing: Both ears	Fingers of hands: one thumb: One phalanx	one thumb: Both phalanges	Regarding one hand: All phalanges of Four fingers & thumb	Regarding one hand: All phalanges of Four fingers except thumb	Any finger except thumb: All phalanges of one finger	Any finger except thumb: Two phalanges of any finger	Any finger except thumb: One phalanx of any finger	Regarding toe of any leg: All phalanges including great toe	Regarding toe of any leg: Both phalanges of one great toe	Regarding toe of any leg: One phalanx of one great toe	Regarding toe of any leg: Both phalanges of toes except great toe	Due to burns: 50% of entire body	Due to burns: 50% - 40% of entire body	Due to burns: 40% - 30% of entire body
Compensation payable Rs.	15,000	50,000	10,000	25,000	40,000	35,000	10,000	8,000	4,000	20,000	5,000	2,000	1,000	50,000	40,000	30,000

Table 3: Compensation payable under SSIP - Haryana state.

S. no.	Risk details/coverage	Claim payable Rs.
1	In case of sad demise	30,000/-
2	Permanent complete disability	60,000/-
3	Permanent partial disability	30,000/-
4	Medical reimbursement (if hospitalized >24 hours)	2,500/-
5	Loss of books (in accident)	500/-

Table 4: Compensation payable under Balala Bhima in Anantapuramu district, AP.

S. no.	Risk details/coverage	Claim payable Rs.
1	In case of sad demise	25,000/-
2	Permanent complete disability	25,000/-
3	permanent partial disability	10,000/-

Table 5: A detail of the policies under Yuvaraksha, university of Mumbai.

S. no.	Scheme	Student/ annum Rs.	Annual premium/ student Rs.	Administrative charges for colleges Rs.	Annual premium paid to insurance company/student Rs.
1	A	1,00.000/-	20/-	Nil	20/-
2	B	2,00,000/-	40/-	2/-	38/-
3	C	3,00,000/-	55/-	3/-	52/-
4	D	4,00,000/-	68/-	5/-	63/-
5	E	5,00,000/-	81/-	5/-	76/-

Table 6: Compensation payable under Yuvaraksha.

S. no.	Risk details/coverage	Claim payable Rs.
1	In case of sad demise	100% SA
2	Complete permanent disability	100% SA
3	Medical expenses (minimum 24 hours hospitalization)	2,500/-
5	Loss of books (in accident)	500/-

Claim process

The claim form along with FIR, PM report, Panchanama, death certificate and attendance certificate for 02 months before injury should submit to OIC Ltd through SSA. The claims will be settled within three days of submission. Compensation is paid in the name of mother of deceased/disabled.[9]

University level schemes

Yuva raksha

The university of Mumbai has introduced (2002-2003) a group insurance scheme with collaboration of national insurance company limited (NIC) and OIC Ltd. has known as 'Yuva Raksha' for students to cover accidental death, disability and hospitalization expenses arising due to UIIs. Mandatory every student has to purchase Yuva Raksha while taking admission and to be renewed every year. Insurance will be covered round the clock in and out of India for one year from the date of purchase. Principal at college and registar at university acts as nodal officers. The claim will be settled after submitting FIR, death certificate/disabled certificate or treatment certificate, panchanama etc. The college can opt any one of the policies as detailed in the Table 5.[10] Accordingly, compensation was paid vide Table 6 and claims were vide (Table 7).

Students' safety insurance in savithri bhai phule Pune university, Pune, India

The scheme is being implemented by the university's board of students' welfare for under graduate and post graduate students studying in SBPPU affiliated colleges since 1992-93 with the collaboration of united india insurance company (UIIC)/national insurance company (NIC) Ltd. Annual premium Rs. 10/- student is being collected while taking admission. The university provides a matching contribution of the claim amount settled by the insurance company vide Table 8 and Table 9 presents claim details. Principal letter, insurance claim form, death certificate, FIR and P.M. Certificate are to be produced while insurance claim. Certain dis-claims occurred due to non-submission of required certificates within the stipulated time.[11]

Students safety insurance policy - Indian institute of technology, Kharagpur

Post graduates and under graduate students were given SSIP since 2010 with the collaboration of UIIC Ltd/ NIC Ltd.

Policy features (2016-17)

IIT, Kharagpur has provided insurance worth of Rs. 3.0 lakh for the parent/guardian of an insured. In the event of accidental death of the paying parent/guardian Rs. 3.0 lakh was paid. In addition, future cost of course was being waived. In case of accidental death or incapacitation/complete permanent disability of insured Rs. 2.0 lakh will be paid for the family. Medical coverage: Rs. 1,00,000 was paid towards medical expenses per annum for students. The cashless hospitalization facility has provided in empanelled hospital. Allowed reimbursement up to Rs. 1,00,000 for treatment in any hospital/nursing home in India. Claims were settled within 10 days by the insurer from the date of receipt. Payment made to claimant's account through NEFT.[12]

Table 7: Claims for academic year 2016-2017 under Yuvaraksha, university of Mumbai.

Total premium collected Rs.	No. of deaths occurred	No. of medical reimbursed	Amount claimed Rs.
1,21,85,915	29	37	70,14,615

Table 8: Claim payable under Yuvaraksha, university of Mumbai.

Claim paid by	Maximum sum paid for Rs.			
	Accidental death	Permanent complete disability	Partial complete disability	Medical reimbursement
Insurance company	50,000/-	25,000/-	12,500/-	5,000/-
University	50,000/-	25,000/-	12,500/-	5,000/-
Total	1,00,000/-	50,000/-	25,000/-	10,000/-

Table 9: Year-wise claim particulars under Yuvaraksha, university of Mumbai.

Academic year	No. of students insured	No. of claims	
		Deaths	Medical reimbursements
2016-17	4,00,000	14	02
2017-18	4,22,000	02	02

Table 10: Claims held under SSIP, IIT, Kharagpur, India.

Academic year		SA Rs.	Annual premium per student	Total premium collected Rs.	Total amount claimed Rs.	No. of claims		
						Deaths	Disabilities	Medical reimbursement
2016-17	11,154	2,00,000	2,265	2,52,63,810	2,27,91,907	Nil	Nil	1,959
2017-18 (up to Aug. 2018	11,200	2,00,000	2,265	2,46,40,000	6,06,908	Nil	Nil	10

Table 11: SSIP features - Indian Maritime University, Chennai, India.[14]

If insured died Rs.	Medical reimbursement for insured maximum Rs.	If parent died	
		Claim Rs.	Tuition fee exemption upto Rs.
2,00,000	50,000	1,00,000	2,25,000

Student safety insurance policy - Motilal Nehru national institute of technology, Allahabad

SSIP has been providing since 2014-15. During 2016-17 total number of students insured were 5,050. Among them no deaths and disabilities occurred and five students only availed medical reimbursement. Total premium collected for the year was of Rs. 1,55,906/- at Rs. 230/- per student.[13]

Student safety insurance policy - Indian maritime university, Chennai.

Student safety insurance policy - Guru Jambeswara university of science and technology, Hissar, Haryana

GJUST is providing SSIP for the welfare of more than 4,000 students yearly. Provided the sum assured of Rs. 1,00,000/- with the annual premium of Rs. 60/- per student. No deaths, disabilities and hospitalization occurred since 2014 -15 to September 2017.[15]

Symbiosis institute of health sciences - Pune, university of Madras - Tamilnadu, Periyar university - Tamilnadu, national institute of pharmaceutical education and research - Punjab, Allahabad agricultural institute of deemed university - Allahabad are also providing SSIP as known through the internet, but not available details.

Insurance company level schemes

Student safety insurance - new India assurance company

This policy is available for students of all educational institutions. The policy being issued in the name of the institution. The claim amount is payable to the parent/guardian vide Table 12. Medical reimbursement will be allowed for any one accident in a year.[16]

Table 12: Compensation payable.

Loss	Death	Permanent complete disability	Partial complete disability	Medical reimbursement
Paying amount Rs.	10,000	10,000	5,000	Maximum of 500

Table 13: Compensation payable.

Loss	Accidental death	Permanent disability	Partial disability	Medical reimbursement for each accident
Paying amount Rs.	10,000	10,000	5,000	Maximum of 500

Bhagyasri child welfare policy - new India assurance company

The scheme is intended to provide insurance coverage for one girl child in a family aged 0-18 years whose parents age does not exceed 60 years. In case of death/ permanently totally disabled of any one of the parents due to UIIs, the company deposits a sum of Rs. 25,000/- in the name of girl child. The premium is Rs. 15/- per girl/ year. Group discount is also available. Insurance coverage is available on 24 hours risk basis. The policy covers death and permanent complete disability due to surgical operations such as sterilization, caesarean, hysterectomy and removal of breasts due to cancer operations, death at the time of child birth under certain conditions. Pre-existing disability, death, injury/disablement arising from intoxication, liquor and drugs, death due to earthquake, suicide and intentional self-injury, nuclear weapons etc. are excluded.[17] Student safety annual insurance policy is providing by OIC Ltd for SA Rs. 10,000/.[18]

DISCUSSION

It is observed that the state of Rajasthan and Anantapuram district of Andhra Pradesh are implementing SSIPs well and their response is also good while providing data. Every SSIP is having its own significance. E.g., SBPP university, Pune provides a matching contribution of the claim amount settled by insurance company. As new india assurance company recognized that if the parent of a girl child dies, her future life may push into troubles. So, to support such girl child the company has provided insurance through Bhagyasri policy to her parents. If any one of the parents dies/ disabled the claim amount will be deposited in her name for her future needs. IIT, Kharagpur is providing insurance worth of Rs. 3.0 lakh for the parent/guardian of a student. In the event of accidental death of paying parent/guardian Rs. 3.0 lakh will be paid to the insured. In addition, future cost of course will be waived. In case of accidental death or incapacitation/complete permanent disability of insured Rs. 2.0 lakh will be paid to the family. Similarly, the Indian maritime university is also providing an almost similar type of policy.

CONCLUSION

The WHO and UNICEF unanimously stated that globally, millions of children die each year from injuries/violence, and millions of others suffer the consequences of non-fatal injuries. Dr Gururaj estimated that injuries result nearly 1,00,000 child deaths every year in India among two million children hospitalized, resulting poor families again pushed into poverty.

An accident does not come knocking at the door. It can happen anytime, anywhere and may result in minor to serious injuries. Any such uncertainty may lead to financial crisis. With regards to child health, prevention of UIIs and insurance provision plays a key role. The data evidenced that only a few students are having safety insurance in India to overcome the out of pocket expenses incurred due to injury. In this regard the researcher suggested to Govt. of India to provide an SSIP for every student irrespective of caste, creed, religion, region and management of institution across the country with the amalgamation of the key features of all SSIPs such as insurance for student, parents, balance course fee waiver, cashless treatment, medical reimbursement etc. If all students across the country inculcate the habit of having insurance, they can sensitize their parents and community about the importance of safety insurance, which could help in minimizing out of pocket expenses and financial support for disabled due to injury.

Further, the researcher recommends the government of India to observe 'student safety and insurance day' on a particular day/date annually across the nation with an aim to create awareness on UIIs prevention, importance of safety insurance and provision as afore discussed. If all students are to be sensitized, they protect themselves, parents as well as their children after they had. Some of the claimants were not claimed the policies as they are not able to procure required documents from the concerned authorities within the time frame. So, the Government suggested to do liberalize the rules and regulations while procuring such documents and instructions may be given to issue the certificates on time. The governmental organizations, elite groups, educated communities, teachers, social workers, NGOs etc. are suggested to sensitize the communities to generate demand for SSIP and prevention of UIIs through 'student safety and insurance day observance'.

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