

ICRA Divya Suraksha Scheme

A Group Personal Accident Insurance



ICRA



WITH YOU ALWAYS

Proposer: Inclusive Counselors & Rehabilitation Association (ICRA)
Insurer: Tata AIG General Insurance Company (IRDAI Approved)

What is Covered?

For Students (PwDs / BPL Children)

Accidental Death / Disability / Dismemberment:
Rs. 1,00,000
Accidental Hospitalization (in Patient) upto 50,000

For Parents

Accidental Death / Disability / Dismemberment:
Rs. 2,00,000

Key Benefits



Financial Protection against accidental risks



Healthcare Support for accidental hospitalization of students



Security for Parents with higher life cover



Simple Process

Just show your membership card and ICRA records



Identity & Dignity

A dedicated product for Divyangjan and BPL families

What is Not Covered?

- Illness, natural death, or pre-existing diseases (non-accidental events)
- Parents' medical expenses (OPD/IPD) - only life cover is provided
- Claims during the first 15 days of joining (waiting period)
- Claims without valid membership card / ICRA register entry
- Claims without government disability certificate (for Divyang beneficiaries)
- Mid-term cancellation or backdated enrolment is not allowed

Important Conditions

- Entry Age: PwDs 3–30 years, BPL Children 3–25 years
- Each student/parent will get an ICRA Divya Suraksha Membership Card

Support & Claims

- Contact your ICRA Centre / Nodal Officer for claim assistance
- Toll-Free Support (Tata AIG):
022 6489 8282

ICRA Divya Suraksha – Ensuring Dignity, Security & Inclusion for Every Family