

KANNUR UNIVERSITY
OFFICE OF THE DIRECTOR OF STUDENT SERVICES
EXPRESSION OF INTEREST

DSS/A3/45/2025

Dated: 04.10.2025

1. INTRODUCTION

Kannur University invites Expression of Interest (EOI) from reputed Insurance Companies/IRDAI Licensed General Insurance Providers for providing Group Personal Accident Policy (GPA) for its 18,013 Regular students for the academic year 2025-26

The objective of this policy is to ensure financial protection to students against unforeseen accidents leading to death or disability.

2. SCOPE OF COVERAGE

The proposed Group Personal Accident Policy (GPA) should cover all enrolled 18,013 Regular students for the academic year 2025-26.

The scheme will be implemented with an annual premium contribution up to ₹ 200/- per student.

THE KEY REQUIREMENTS ARE	
Accidental Death Benefit (Lump sum payment to nominee in case of accidental death) (Including death due to snake bite, dog bite animal attack (eg, Elephant attack) or other accidental causes)	
Permanent Total Disability (PTD) due to accident (Resulting from accidents including animal attacks /insect bite)	
Permanent Partial Disability (PPD) due to accident (Resulting from accidents including animal attacks /insect bite)	
Medical expenses due to accident/Injury (if applicable) Due to accident (if required) including treatment expenses for snake bite dog bites animal attack or other accidental injuries.	
Funeral/Transportation expenses (if offered)	
Sum insured for students Accidental Hospitalization Expenses (In Patient)	
Sum insured for students Accidental Hospitalization Expenses (Outpatient)	
Any other value-added services offered	

In this policy 'Accident' shall mean a sudden unforeseen & involuntary event caused by external, visible & violent means including bites/attacks by animal or insects.

The coverage should be valid 24 hours including while students are engaged in academic sports extracurricular and personal activities.

3. TENTATIVE COVERAGE DETAILS

No. of Students : 18,013/-approx

Sum insured per student (including GST) : ₹

Policy Tenure. One Year from the date of effecting Group Personal Accident Policy (GPA) for 18,013 Regular students for the academic year 2025-26

Coverage Type: Group Personal Accident Policy



4. ELIGIBILITY

Insurance Companies meeting the following criteria are invited to submit their EOI

- Must be registered with IRDAI and authorized to issue General Insurance policies in India
- Experience in providing Group Personal Accident, Policies, preferably in the education sector.
- Proven claims settlement track record.

5. INFORMATION TO BE SUBMITTED BY INTERESTED INSURERS

The EOI should include

1. Company profiles and IRDA Registration Certificate.
2. Details of experience in providing Group Personal Accident Insurance
3. Details of proposed coverage exclusions, and optional add-ons.
4. Premium rate quotation per student for the given sum insured.
5. Claim settlement process and timelines.
6. Contact details of authorized representatives.
7. Specify District wise details of Branches in Kannur, Kasaragod, Wayanad Districts.
8. Type of Entity (Government/Private/Public Ltd.

6. MODE OF SUBMISSION OF EOI

Interested insurers are requested to submit their EOI's in sealed envelopes superscribed as 'Expression of Interest (EOI)' Group Personal Accident Policies for Students to the Registrar Kannur University, Civil Station (PO), Thavakkara – 670002

Phone No. 0497-2715335

7. DISCLAIMER

- This EOI is issued only to invite proposals from interested insurers and does not constitute an offer or commitment to accept any proposal. The Kannur University reserves the right to accept or reject any or all EOIs without assigning reasons thereof
- Response for EOI will not be considered unless it is complete. All the Supporting documents must be accompanied and is to be submitted on or before the due date. Responses received after stipulated date & time shall not be considered.



Last date & time of Submission of expression of Interest : 10/10/2025, 4.30 pm

Date & time of opening of EOI : 14/10/2025, 11.am



REGISTRAR,
KANNUR UNIVERSITY

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To

1. Website
2. Notice Board

DECLARATION

We hereby confirm that, we are interested in undertaking the Group Personal Accident Policy (GPA) for the Regular students of Kannur university. Assuring you our best services.

All the information provided here is genuine and accurate

Authorized persons Signature

Name and Designation

Date of Signature

Note: The declaration is to be furnished on the letter head of the entity.

