



STRONGER TOGETHER



SAFER TOMORROW



Underwritten by New
India Assurance

MESTA

MAHARASHTRA
ENGLISH SCHOOLS
TRUSTEES
ASSOCIATION

EDUCATION SECURE LIVES PROTECTED FUTURES ASSURED



Comprehensive Insurance Solutions for
Students, Teachers & Non-Teaching Staff

18,000+ MESTA Schools Across Maharashtra



A TRUSTED
COLLABORATION
FOR THE
SAFETY &
WELL-BEING OF
EVERY SCHOOL
COMMUNITY



**STUDENT
PERSONAL ACCIDENT
INSURANCE**

Accidental Expense
security for every student



**TEACHER
PERSONAL ACCIDENT
INSURANCE**

Protection for those
who shape the future.



**TEACHER FAMILY
HEALTH
INSURANCE**

Health protection for
teachers and their families.



**AFFORDABLE
PREMIUM**



**TRUSTED
PROTECTION**



**HASSLE-FREE
CLAIMS**



**DEDICATED
SUPPORT &
SERVICE**



**MESTA & CAPVIRGO - PARTNERS COMMITTED TO
ENABLING A SAFER AND STRONGER EDUCATION ECOSYSTEM IN MAHARASHTRA**



Insurance Partner

CAPVIRGO
INSURANCE BROKERS

IRDA
License No.

714



TOGETHER FOR

- ✓ SAFE STUDENTS
- ✓ EMPOWERED EDUCATORS
- ✓ STRONGER SCHOOLS
- ✓ A SAFER MAHARASHTRA



ASSOCIATION OF
SCHOOLS TRUSTEES

FOR A STRONGER, SAFER &
SECURE EDUCATION
ECOSYSTEM



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ONE SCHOOL ONE PROTECTION ECOSYSTEM



COMPREHENSIVE SOLUTIONS FOR THE ENTIRE SCHOOL COMMUNITY



1. STUDENT PERSONAL ACCIDENT INSURANCE



SUM INSURED
₹ 3,00,000

PER STUDENTS

REGULAR PREMIUM:



~~₹100~~
₹50

Exclusive for
MESTA members school

✓ Note: Premium is inclusive of GST

COVERAGE INCLUDE

- ✓ Accidental Death
- ✓ Medical Extension upto ₹75,000
- ✓ 24 / 7 Coverage

2. TEACHER PERSONAL ACCIDENT INSURANCE



- Financial protection for teachers
- Choose the plan that fits your protection goals

₹5,00,000 COVERAGE

PREMIUM

~~₹327~~
₹177

PER TEACHER

₹10,00,000 COVERAGE

PREMIUM

~~₹750~~
₹354

PER TEACHER

✓ Note: Premium is inclusive of GST

BENEFIT INCLUDE

- ✓ Accidental Death Benefit
- ✓ Permanent Disability Coverage
- ✓ Ambulance Charges Covered
- ✓ Medical Extension upto ₹1,25,000 (for 5L SI)
₹2,50,000 (for 10L SI)
- ✓ Funeral Expenses Covered

3. TEACHER FAMILY HEALTH INSURANCE

Complete health protection for teachers and their families



Teacher +



Spouse +



2 Dependent Children
(up to 25 year)



Day-1 Pre-existing
Disease Cover



No Co-payment



Maternity Benefits
Normal: ₹30,000
Caesarean: ₹50,000



Pre & Post Hospitalisation
(60/90 Days)



AYUSH Treatment
Up to 25% of SI



Day Care Procedures
Covered



Cataract & LASIK
Cover



Ambulance Charges
Up to ₹1,500



Room Rent Benefits As
per policy

PREMIUM STARTS FROM

AGE BAND	₹ 2 LAKH SI	₹ 3 LAKH SI
19-35 Years	₹ 2,750	₹ 3,250
36-45 Years	₹ 3,750	₹ 4,500
46-50 Years	₹ 5,575	₹ 6,475
51-55 Years	₹ 6,960	₹ 8,208
56-60 Years	₹ 8,290	₹ 9,600

✓ Note: Premium is exclusive of GST

Comprehensive coverages for listed conditions at all network hospitals.

WHY CHOOSE THIS PROGRAM?



Affordable
Premium



Trusted
Insurance
Partner



Comprehensive
Protection



Easy Claims
Process



Peace of Mind
for Every
Stakeholder



AFFORDABLE PREMIUM



TRUSTED PROTECTION



HASSLE-FREE CLAIMS



DEDICATED SUPPORT & SERVICE

LICENSE NO: **714**



INSURANCE BROKING AND
SERVICES PRIVATE LIMITED

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www.capvirgo.co.in

Together, Let's Build a Safer Tomorrow for Every Student & Teacher.



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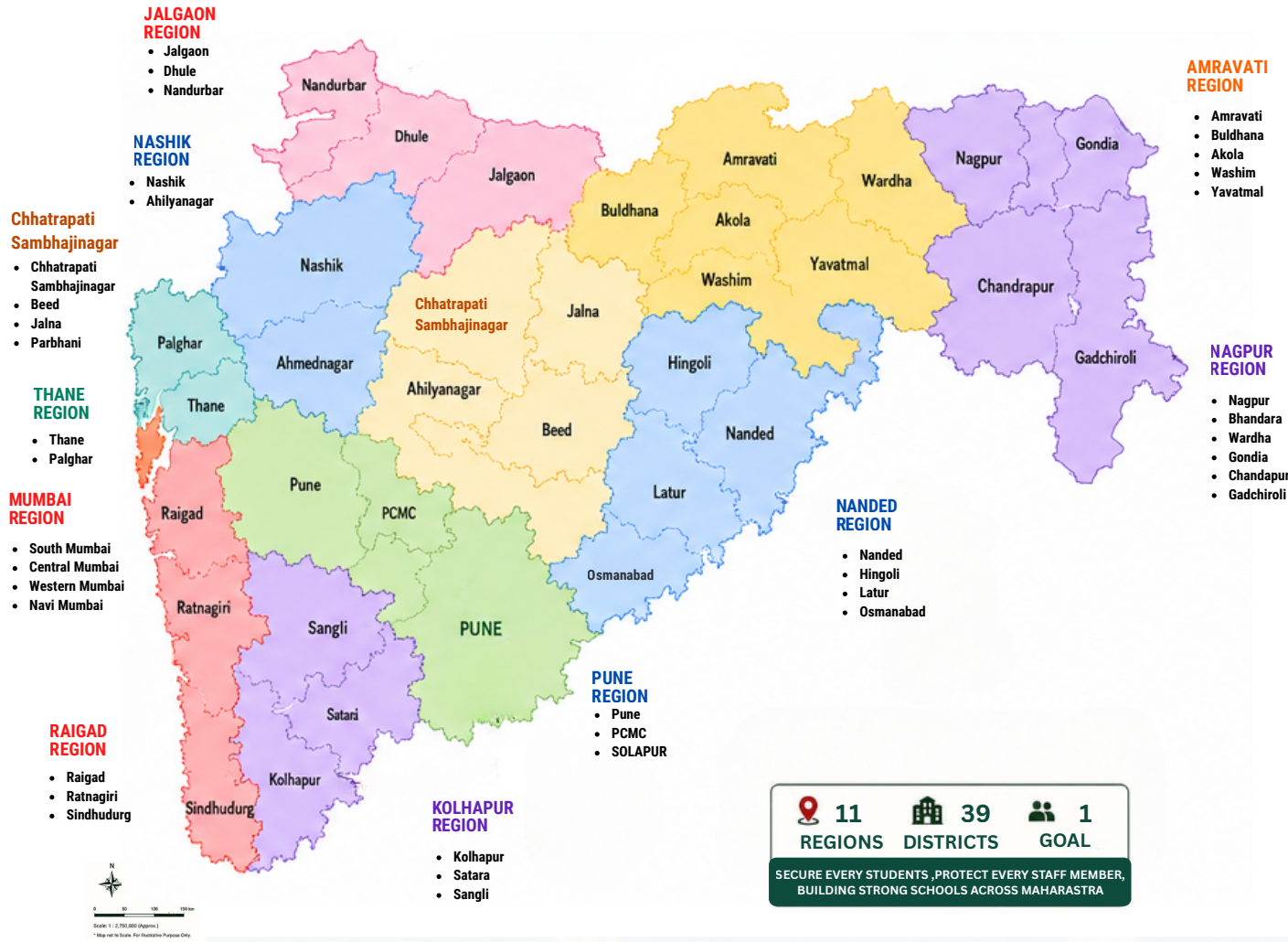
SAFER TOMORROW



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MAHARASHTRA-WIDE NETWORK, TRUSTED SERVICE

11 Regions. 39 Districts. One Unified Support Ecosystem.



REGIONAL DIVISION	DISTRICTS INCLUDED
Chhatrapati Sambhajanagar Region	Chhatrapati Sambhajanagar, Beed, Jalna, Parbhani
Nanded Region	Nanded, Latur, Hingoli, Dharashiv (Osmanabad)
Nashik Region	Nashik, Ahilyanagar
Jalgaon Region	Jalgaon, Dhule, Nandurbar
Kolhapur Region	Kolhapur, Satara, Sangli
Pune Region	Pune, PCMC, Solapur
Amravati Region	Amravati, Buldhana, Akola, Washim, Yavatmal
Nagpur Region	Nagpur, Bhandara, Gondia, Chandrapur, Wardha, Gadchiroli
Mumbai Region	South Mumbai, Central Mumbai, Western Mumbai, Navi Mumbai
Thane Region	Thane, Palghar
Raigad (Konkan) Region	Raigad, Ratnagiri, Sindhudurg

MAP FOR REPRESENTATION PURPOSE ONLY

OUR NETWORK HIERARCHY



State Operations Head



Divisional Heads
(Statewide Leadership)



Regional Heads



District Coordinators
(District Representatives)



Member Schools



Students | Teaching Staff | Non-Teaching Staff

SUPPORT FLOW



School



District Coordinator



Regional Head



State Operations Team



Capvirgo



TPA



New India Assurance



Resolution

WHY THIS NETWORK MATTERS FOR YOU



Local Relationship Management
Strong presence at district level.



Faster School Onboarding
District coordinators ensure quick enrollment.



Regional Support
ensure timely guidance and assistance.



Dedicated Claims Assistance
End-to-end support for smooth claim experience.



Strong Hospital Network
Cashless treatment available across Maharashtra.



Escalation Matrix
Structured escalation for any issue or support needs.

OUR KEY STAKEHOLDERS' PARTNERSHIP STRENGTH



Insurance Partners



Claim Partners



Legal & Policy Data



Technology & Data Partners



Academic Excellence & Curriculum Support

STRONG INFRASTRUCTURE BACKED BY TECHNOLOGY



Digital Policy Management



Online Claim Intimation



Real-time Claim Tracking



Technology & Data Partners



**MESTA & CAPVIRGO – PARTNERS COMMITTED TO
STRENGTHENING MAHARASHTRA'S EDUCATION SYSTEM**



For More Informations
Please Contact :

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ONE NETWORK. EVERY REGION. EVERY SCHOOL.

Digital Support Platform for Every MESTA Member School

SCAN TO BECOME A
MESTA MEMBER



ONE NETWORK
Maharashtra Support Network

EVERY REGION
Region-wise Coordinators

EVERY SCHOOL
Member Schools Platform

EVERY MEMBER
2 Lakh beneficiaries

SCAN TO ACCESS
YOUR REGIONAL SUPPORT



SCAN TO PAY
YOUR INSURANCE PREMIUM



FREQUENTLY ASKED QUESTIONS OR MESTA MEMBERS ONLY



1. WHO IS ELIGIBLE FOR THESE INSURANCE SCHEMES?

All active teachers enrolled in schools governed by the Maharashtra English Schools Trustees' Association (MESTA) are eligible. Coverage is applicable for teachers aged between 18 and 60 years.



2. ARE MID-SESSION ADDITIONS OF NEW TEACHERS PERMITTED?

Yes, teachers joining mid-session can be covered via monthly or quarterly endorsements by paying the full premium amount. Please note that refunds for teacher deletions are not allowed.



3. DOES THE STUDENT PERSONAL ACCIDENT INSURANCE COVER INCIDENTS OUTSIDE SCHOOL HOUR?

Yes, it provides comprehensive financial protection. It covers students on the school premises, during travel/school bus commutes, and while participating in educational trips and official school activities.



4. WHAT EXACTLY DOES THE TEACHER PERSONAL ACCIDENT INSURANCE COVER?

Depending on the option chosen by the school (₹5 Lakh or ₹10 Lakh Cover), it includes benefits for:

- Accidental Death
- Permanent Total/Partial Disability
- Temporary Total Disablement
- Ambulance Charges
- Funeral Expenses
- Carriage of Mortal Remains



5. WHO IS COVERED AS A FAMILY MEMBER UNDER HEALTH INSURANCE PLAN?

The plan covers the insured teacher, their spouse and up to two dependent children (up to 25 years) living with them.

FREQUENTLY ASKED QUESTIONS OR MESTA MEMBERS ONLY



6. ARE PRE-EXISTING DISEASES COVERED RIGHT AWAY?

Yes! There is a Day-1 Pre-existing Disease Cover, and the standard waiting periods (30-day and specific ailment waiting periods) are completely waived off for all members.



7. IS THERE ANY CO-PAYMENT UNDER THE HEALTH PLAN?

No, the policy does not include a co-payment.



8. ARE CATARACT AND LASIK EYE TREATMENTS COVERED?

Yes. Cataract surgery is covered up to ₹30,000 per eye. LASIK surgery is covered for vision correction of ± 7.5 dioptres or higher, as per the policy terms and conditions.



9. HOW DOES THE CASHLESS HOSPITALIZATION PROCESS WORK?

For planned treatments, notify the hospital's TPA desk 2-3 days in advance with your health ID card. The TPA will verify your documents and issue a pre-authorization letter. Upon discharge, the insurer settles the covered bills directly with the hospital.



10. WHAT IF I GET TREATED AT A NON-NETWORK HOSPITAL (REIMBURSEMENT CLAIM)?

You must intimate the TPA/Insurer within 7 days of admission or 72 hours of discharge. Pay the bills directly to the hospital, then submit the scanned copies of all bills, medical certificates, and the discharge summary to the TPA for processing.



11. WHAT INTERNAL RECORDS MUST A SCHOOL MAINTAIN TO ENSURE SUCCESSFUL ACCIDENT CLAIMS?

Since it is an unnamed master policy, schools must maintain flawless records including Teacher ID Cards, School Attendance Registers, Salary Slips. The total count of teachers declared in the policy must perfectly match the actual school enrollment to avoid claim rejection.

WHAT YOU'LL GET



1. Regional
Head Details



2. District
Coordinator



3. TPA
Helpdesk



4. Toll Free
Support



5. Claim
Intimation



6. Documents
Checklist



7. Network
Hospitals



8. Escalation
Matrix

WHY USE THE DIGITAL SUPPORT NETWORK?



**Faster Claim
Intimation**

Quick & Hassle-Free



**Region-wise
Support**

Local Help, Where You Need



**One Contact
for Every Need**

All Support on One Platform



**Trusted by
MESTA**

Reliable, Secure, Recognised



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