



**भारतीय प्रौद्योगिकी संस्थान गांधीनगर**  
**INDIAN INSTITUTE OF TECHNOLOGY GANDHINAGAR**  
**Medical Insurance Facility to the Students of IITGN**

All on-roll students are covered under the Medical Insurance scheme for inpatient treatment.

Following are the salient features of the Medical Insurance Policy:

1. The insurance covers hospitalization expenses of up to ₹ 1,50,000/-.
2. Room rent limit is 2% & 4% (per day) of Sum Insured for Normal & ICU/ICCU respectively. Accordingly, the upper limit of room rent is Rs. 3,000/- per day for normal hospitalisation and Rs. 6,000/- for ICU/ICCU treatment. Students can avail rooms within these specified upper limits of room rent. Students may note that the insurance claim covers only the expenses corresponding to these eligible room rent charges. In case a student opts for a hospital room having rent charges more than the above prescribed room rent limits, the difference of charges for the room rent as well as other corresponding higher charges shall be payable by the respective student only.
3. Students get cover from Day 1 with cashless hospitalization facilities in network hospitals of Insurance company (including provisioning medical health cards for the insured students). Ambulance Charges are covered upto Rs. 3,000/- per claim.

In case of any difficulty/concern in this regard, students may contact the Student Affairs office.