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[Bajaj Allianz General Insurance introduces IoT based – personal accident cover for school children](#)

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An IoT based system tracks school students with beacons & buses through GPS

Bajaj Allianz General Insurance, India's leading private general insurer today introduced an innovative group personal accident cover for school kids. It covers the kids during their travel hours in a pre-registered bus by school. By using IoT, it tracks the bus & school kids providing real-time location through GPS and beacons inserted in the identity cards of kids.

This one of its kind policy, provides cover against accidental OPD and accidental hospitalization of kids. Over and above the insurance, safety and security of kids will be ensured where parents would be able to track the bus for pick up & drop on a mobile app, know the location of their kids with the help of beacons and attendance marking will also become automated.

The premium cost is inexpensive and depends on the coverage opted by the school. Bajaj Allianz General Insurance through a technology service provider will be offering insurance solutions to these schools and coordinate with them for policy issuance & claims. It will act as an add-on if parents already have a PA policy.

Commenting on this policy, Tapan Singhel, MD & CEO, Bajaj Allianz General Insurance said, "At Bajaj Allianz General Insurance, we have always innovated to address the worries of our customers and the people in general. One the biggest worries we saw in the recent times was children's safety especially when travelling to and from school. We wanted to address this worry and that is why we came out with the solution of connected school. It helps parents to track the whereabouts of their children the moment they step into the school bus and similarly also helps the school in monitoring the movement of students. By this, we hope we have made a small contribution to reducing their worries. Our attempt is to always see the worries of people and solve it in whatever way we can."

KV Dipu, Head – Operations & Customer Service, Bajaj Allianz General Insurance, "Strategically speaking, our objective is to leverage the latest technologies such as IoT to solve hitherto unaddressed customer problems, and thereby build a relationship with customers via insurance and beyond insurance. Not only are we helping our customers insure the safety of their children for a very low amount, but we are adding value by enabling them to track their children's whereabouts."