

Government of Jammu and Kashmir
Civil Secretariat Finance Department.

Sub: Employees Group Janta Personal Accidental Insurance Policy for the year commencing from 14th June 2012(MN) to 13th June 2013(MN) and deduction of premium thereof.

Ref: Government Order No. FD 170 of 2012 dated 27.06.2012.

C I R C U L A R

The State Government has entered into an MOU with M/s Oriental Insurance Company Ltd for securing a policy for its employees to cover accidental deaths and disabilities under the Group Janta Personal Accidental Insurance Policy for a period of three years commencing from the midnight of 14th June 2011 to 13th June 2014(MN) subject to renewal at the end of each year. The arrangement involves annual premium of Rs.90/- (Rupees Ninety Only) Plus State taxes at the rate of Rs.9/- per employee. The policy also covers the following:-

- i. Employees of J&K State Public Sector Undertakings.
 - ii. Employees of Autonomous Bodies including local Bodies and Universities.
 - iii. Daily rated workers engaged by Government Departments, PSUs and Autonomous Bodies including Local Bodies and Universities on or before 31st January 1994 and who continue to work as such till date.
2. The policy is on compulsory basis for all above categories of employees and shall secure them against accidental deaths and disabilities, partial or full.
3. An insurance cover of Rs.2.50 lakh (Rupees two lakh fifty thousand only) will be available from M/s Oriental Insurance company to the nominee/legal heir of an employee who is covered under this arrangement

and dies in course of an accident. Similarly, the cover is available to an employee for any total or partial disability suffered in an accident during the period of the scheme. For partial disabilities the insurance cover varies as per the percentage of disability as per the MOU.

4. Deduction of Rs.99/- (Rupees Ninety Nine only) on account of insurance premium of Rs.90/- (Rupees Ninety only) and Rs.9/- as Service Tax shall be made by DDOs from the salaries of employees payable for the month of June 2012 and remitted to Government Treasury under following Heads of Account:-

M.H: 8235- General and other Reserve Funds.	Rs.90/- (Rupees Ninety Only)
M.H: 0040-Tax on sale, trade etc.	Rs.9/- (Rupees Nine only)

5. Similarly, the DDOs of State PSUs, Autonomous Bodies, Local Bodies and Universities shall remit the premium amounts at the rate of Rs.99/- on above accounts in respect of their employees for being covered under the scheme through a crossed cheque favouring Dy. Director Resources/Chief Accounts Officer, Finance Department on or before 15th July 2012.

6. All DDOs of Government Departments shall furnish the details of their employees in respect of whom the premium amounts have been deducted and remitted to Government account to their concerned Treasury Officers who shall forward the same to their respective District Treasury Officers where the information received would be consolidated and DDO wise information forwarded to the Special Secretary to Government, Finance Department (Nodal Officer) on or before 31st July 2012 for reference and records.

7. Similarly, in case of State PSUs, Autonomous Bodies, Local Bodies and Universities, the employees details shall, however, be directly consolidated at the level of the **Managing Director/CEO/HODs and forwarded to the Nodal Officer on or before 31st July 2012** (It needs to be ensured that no individual unit of any State PSU, Autonomous, Bodies Universities shall directly send payments to Finance Department).

8. It needs to be made clear that it will be the personal liability of DDOs/ Managing Directors/CEOs/HODs of concerned Departments/Organizations to register every employee under this scheme with the Nodal Officer, Finance Department so that no employee is left out. The Nodal Officer shall not be accepting any intimation of an accidental death or disability of any employee for processing insurance payments under this scheme unless full particulars are not made available in advance to him on or before 31st July 2012(details of employees under para 7 and 8 be kindly made available both in hard and soft copies).

9. It is clarified that the Insurance Scheme covers employees who are in the employment as on the date of 13th June 2012 **No premium payments will therefore be accepted after 31st July 2012.** Therefore, all DDOs of State Government Departments, State PSUs, Autonomous Bodies, Local Bodies and Universities have to ensure timely remittance to the State Government for securing insurance cover to their employees. Failure to do so shall not devolve and responsibility on the Nodal Officer.

10. Employees covered under the scheme are required to fillup a nomination form on prescribed format giving all relevant details including the details about their nomination(s) so that insurance payments are made to such nominees only in the case of accidental death by concerned DDOs. These nominations forms shall be retained by the DDOs concerned and kept in their safe custody for reference and records as and when need arises.

11. To ensure speedy settlement of insurance claims, intimations of accidental deaths or partial/permanent disabilities should be promptly sent to the Nodal Officer in Finance Department directly by the concerned DDO but not later than 45 days from the date of accident. The intimation should be followed by furnishing the following documents (in duplicate) to the Nodal Officer immediately for processing the claim:-

- i. Copy of FIR registered with the Police Station concerned.
- ii. Death Certificate issued by the Municipal Corporation concerned or the Authority competent under law.
- iii. Postmortem Report issued by the competent Medical Authority.
- iv. Disability certificate indicating the nature and extent of disability by the competent Medical Authority.
- v. Premium Deduction Certificate to be issued by concerned DDO carrying reference of Treasury Voucher No. and date of remittance of premium.
- vi. A certificate by the competent Medical Authority that the employee was not in a state of intoxication or had not consumed prohibited drugs at the time of death/disability.

B. Children's Education Grant:

i. In the event of accidental death or permanent total disablement of an employee, as defined in the policy, M/s Oriental Insurance Company shall, in addition to insurance cover as per the scheme, also be bearing one time education grant for the dependant children of the insured employee to the following extent:-

One dependent child (below age 25 years)	10% of Capital sum insured subject to maximum of Rs.10,000/-
More than one dependant child (below age 25 years)	10% of Capital sum insured subject to maximum of Rs.20,000/-

ii. A certificate from the concerned Head of the School/College/Educational Institution shall be furnished to the Nodal Officer along with documents indicated at para 12 giving details of Date of Birth of the child/children to be covered under the scheme and the class in which he/she/they are studying in the Institution.

C. Carriage of Dead Body.

In the event of accidental death of an insured employee, M/s Oriental Insurance Company shall also be reimbursing the expenses incurred on the transportation of the dead body of the deceased employee from the place of accident to his/her residence on actual basis or 2% of the Capital Sum Insured (Rs.2.50 lac), whichever is less. The expenses shall be reimbursed on submission of details alongwith supporting bills and documents to the Insurance Company through the Nodal Officer.

D. Responsibilities of Drawing and Disbursing Officers.

It shall be the responsibility of DDOs to ;

i. Check and satisfy himself/herself about the genuineness of an accidental claim. Column F below the thoroughly followed in such matters.

Any deviation will be the personal responsibility of the DDO and so the consequences arising out of such deviation. This may please be noted.

ii. DDOs are strictly advised against:

a) Sending intimations by ordinary post, Intimation should only be serviced through Registered/Speed Post with Acknowledgement due or through a messenger against proper receipt. No responsibility will be cast on the Nodal Officer if any intimation sent by any other means gets lost in transit.

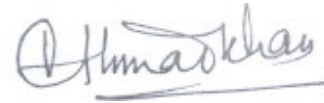
b) Sending intimations to the Nodal Officer beyond prescribed time period.

- c) Directly corresponding with M/s Oriental Insurance Company in any manner.

E. Cases Not covered under Policy.

This policy covers only accidental deaths and the cases of disabilities, total or partial caused in course of any accident. The deaths or disabilities caused by the following reasons are not covered.

- i. Natural Death.
- ii. Death or disablement due to intentional self injury.
- iii. Acts of suicide or attempted suicide.
- iv. Death or disablement while engaging in adventure aviation/ ballooning.
- v. Death or disablement due to venereal disease or insanity.
- vi. Death or disablement due to war and nuclear perils.
- vii. Death or disablement caused by child birth or pregnancy.
- viii. Death or disablement caused to mosquito bites.



Special Secretary to Government
Finance Department
(Nodal Officer)



No. FD/JI/2011/MF/GJPAIP/117

Dated : 27 .06.2012

Copy to the:-

1. Advocate General, J&K Government.
2. Principal Resident Commissioner, J&K Govt. New Delhi.
3. Accountant General, J&K
4. All Principal Secretaries/Commissioners/Secretaries to Government.
5. Divisional Commissioner, Jammu/Srinagar.
6. Registrar General, J&K High Court, Srinagar/Jammu.